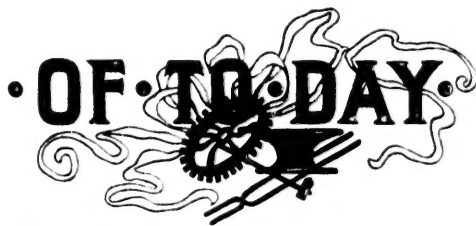




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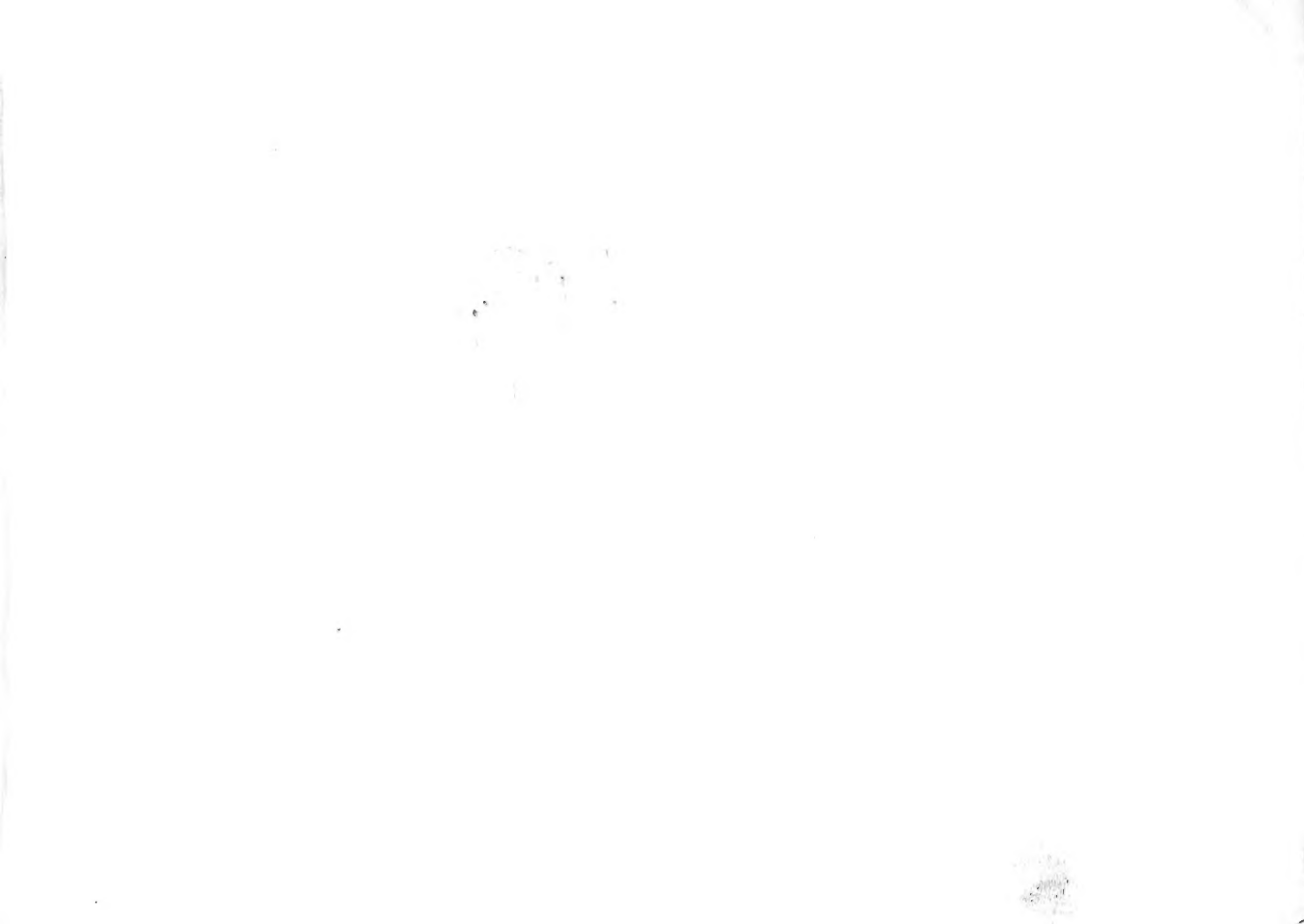
1676 Notre Dame Street,

MONTREAL, P.Q.

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MONTREAL



OF TO-DAY.

Proud of Her Glorious Past.
Peering with Confidence into Her Brilliant Future.
To-day the Most Prosperous City in the Dominion.

A REVIEW OF HER ADVANTAGES BECAUSE OF HER

EXCELLENT LOCATION, REMARKABLE RESOURCES
AND SUPERIOR TRANSPORTATION FACILITIES.

COMPILED BY
DOMINION PUBLISHING AND ENGRAVING CO.,
MONTREAL, P. Q.



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OCT 18 1963

PRATTE PIANO COMPANY

1676 NOTRE DAME STREET

A CAREFUL review of the business interests of Montreal discloses the existence of a class of houses prepared to compete in every respect, in the several lines they represent, with the rival establishments of any city in the civilized world. Their complete stocks, ample resources and remarkable enterprise are matters of which the Canadian metropolis has every reason to be proud. Among these, even the most casual observer must accord a foremost position to the Pratte Piano Company, whose elegant establishment is located at No. 1676 Notre Dame Street. This Company are widely and deservedly famous as manufacturers of the Pratte Piano. They established their business here twenty years ago, and their career has since been marked by a widespread and well deserved measure of success, the volume and value of their trading connection increasing steadily as year followed year. The secret of their prosperity, however, is more or less easy of solution, the mainstay of their business operations



resolving itself in the fact that the management have scrupulously maintained the superior quality of their products and of all the goods they handle. The Company operate a factory at Huntington, P. Q., where they manufacture the celebrated Pratte Piano, which is in extensive and increasing demand by musical people both here and abroad. There is the leading music house in the city, and its business is immense and influential. The Pratte Pianos are scientifically made for extreme climates without any regard to cost, with several patented improvements, and the artistic results combined with their durability are such that they are preferred to all others by all the most critical artists who have examined them. The Pratte Piano Company is a "limited" company, capital \$200,000. The directors are Hon. H. Desjardins, president of the Jacques Cartier Bank; Mr. Philippe Hebert, artist sculptor, lately from Paris; Antonio Pratte, superintendent of the piano factory, and L. E. N. Pratte, general manager.

INTRODUCTORY.

IN presenting this volume to the public some few introductory words are necessary. Nowhere on the continent is there a city similar to Montreal; her **excellent location, remarkable resources, and superior transportation facilities** have made her the greatest commercial and manufacturing centre of British America. The aim and object of this work are sufficiently apparent in its title, "Montreal of To-day," and all will admit that it requires no optimistic pen to record the progressiveness of the "Queen of the St. Lawrence." No city in the world possesses the manifold advantages with which Nature with imperial prodigality has so richly endowed her, and she is destined to develop the vast resources of the valley of the St. Lawrence and its tributaries, and the immense fertile regions of the Dominion. We desire to disabuse forever

the mind of the European public that our claims to prolific progress are mere day-dreams, but by a plain and simple arraignment of facts to substantiate the claim that Montreal is of a surety in the van of progression among American cities. We shall attempt no mere word-painting, avoid any glittering pretence, but approach the task without fear or favor, feeling satisfied that when a perusal of our efforts is concluded the most critical will admit that we have not erred on the side of egotism in styling Montreal one of America's foremost cities—*mirabile dictu, mirabile visu* (wonderful to tell of, wonderful to see), a veritable Triton among the minnows of the mercantile and manufacturing communities of this continent.

THE PUBLISHERS.

MONTREAL, 1896.



MONTREAL.

MONTREAL is a thoroughly cosmopolitan city, representing all the varied phases of life, commerce, and industry that this great and diversified continent of ours contains, and embodying in her distinctive characteristics all that is best and most progressive, united with a conservatism which has placed her upon a more solid foundation than any of her rivals on this hemisphere, without any exception.

These characteristics are shown in her steady growth upon legitimate lines, and her substantial prosperity, whose influence radiates throughout the vast country and smaller centres over which she claims supremacy. Montreal is the metropolis of Canada, the largest, most populous, and wealthiest city of the fair Dominion, and the entrepot, *par excellence*, for the imports and exports of all her broad domain.

She is admirably located on the left bank of that noble waterway the St. Lawrence, adjacent to its confluence with the Ottawa, and at her very door the richest products of the entire Dominion meet, and pass on their respective ways to consumers.

The city stands at the head of ocean navigation, 160 miles above Quebec, and nearly 1000 miles from the Atlantic Ocean, and lies at the foot of the great chain of river, lake, and canal navigation which extends

westward through the Great Lakes. It is built upon a series of terraces, the former levels of the river or of a more ancient sea, and behind these rises Mount Royale to a height of 700 feet above the level of the river. From this rock the city derives its name, though its original founder, Paul de Chomedey, Sieur de Maisonneuve, in 1642 gave it the name of Ville Marie.

Montreal is closely connected with the immense lumber country on the Ottawa River and its tributaries, while a canal has been projected to connect the Ottawa through Lake Nipissing with Georgian Bay in Lake Huron, which, if carried out, will probably bring the produce of the northwestern states as well as of western Canada through the city, as it would give an outlet to the Atlantic Ocean between 200 and 300 miles shorter than by the Erie Canal. Independent of its unrivalled natural advantages, Montreal may be regarded as one of the wonders of modern times in point of human achievement and effort. No advancement can come to Canada of which our city will not secure its full complement. The population of the Dominion increased but slightly during the last decade, and now that the tide of emigration to the United States finds no new territory awaiting the settler, it will undoubtedly turn to Canada in ever-increasing numbers. With its suburbs Montreal is now estimated

☛ ☛ ☛ MONTREAL OF TO-DAY. ☛ ☛ ☛

to have a population exceeding 300,000, so that it is probable the city will reach the half million in about another decade, and even at the present rate of increase she will double her manufacturing output in fifteen years.

Behind her she has a vast territory, which has only been partially opened, also immense areas of mineral wealth, and in Canada alone is there still to be found the finest timber in the world. Ocean steamers and lake craft of every description ply at the port with the regularity of ferry-boats, and the news of the Old World is as close to us in point of time as if it came from a neighboring town, while through the telephone we listen to the voices of friends hundreds of miles away. Truly has Montreal's march of progress in recent years been upward and onward. Great parks, broad streets, and splendid architecture, schools, colleges, churches, clubs, art-galleries, hospitals, and public institutions, now tell the story of a united race moving onward toward the achievement of the noblest ends in life. What a contrast to a half century ago! And with the pace now set, to what extent will it reach?

In a little while our city will have enlarged her already wide domain; more public improvements will have been carried out, and many notable enterprises will have been inaugurated.

There is not on record an achievement of human ability, skill, and industry that will bear comparison with the transformation of a ridgy mountain, previously a mere Iroquois Indian village, in the short span of a human life into one of the grandest cities of this Western Continent.

It is not the object of this work to elaborately record all the facts

that go to make up the early history of Montreal, but rather to present in a succinct and comprehensive form the historical growth and development of those factors which have resulted in the development of this populous locality from the trackless mountain-side it once was into the Montreal of To-Day.



R. WILSON SMITH,
Mayor

A GLIMPSE AT HER HISTORY.

The vast Canadian Dominion has been won from savagery by the indomitable energies of the French and British. The early tasks of exploration were chiefly accomplished by the French voyagers and travellers, Champlain, La Salle, Marquette, and others, but eventually the English captured the continent from France by the assistance of their colonists and the command of the ocean.

During Henry VIII's reign, while Francis I. was also reigning in France, Jacques Carter landed on the peninsula of Gaspé, and heard from the Indians whom he met there a wonderful account of the River St. Lawrence. He eventually sailed up the river and discovered the Indian village of Stadacona, where the city of Quebec now stands. Further up the St. Lawrence he found a larger Indian town, Hochelaga, the present site of Montreal, belonging to the Hurons, and was welcomed by the natives, who had never previously seen a European. In 1535 he revisited the island of Montreal, but did not found a town. The fate of the Indian town of Hochelaga is shrouded in

the mists of antiquity, the probability being that the Hurons were exterminated and their town destroyed by the Senecas and their Indian allies. Whether this story is true or false, it is certain that when Champlain visited the island of Montreal in 1603 the Indian town was gone,

+ + + MONTREAL OF TO-DAY. + + +



VIEW SHOWING MONTREAL HARBOUR.

+ + + MONTREAL OF TO-DAY. + + +



ST. JAMES STREET.

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and desolation prevailed. In 1611 Champlain founded Place Royale where stands to-day Custom House Square, recently named in honor of the event Place Royale. Maisonneuve, who was not only a devout Christian, but also an able statesman and valiant soldier, with a party of forty-five persons landed at the present site of Montreal, May 18th, 1642. He chose for his missionary settlement a tongue or triangle of land formed by a junction of a rivulet with the St. Lawrence. An altar was raised and decorated by Madeleine Mance and Madame Peltrie, and the priest Vimont then celebrated the first mass of Montreal, or Ville Marie de Montréal, as it was first named, which soon became a most important centre of traffic, and in 1659 the Governor of Quebec, d'Argenson, complained that the Montrealers already monopolized the fur trade. On the 5th February, 1661, Canada was shaken by an earthquake, which was universal throughout the whole of New France, from Gaspé, at the mouth of the St. Lawrence, to beyond Montreal. Although 180,000 square miles of country were convulsed in the same day, at the same moment, not a single life was lost.

For more than 150 years France had now been engaged colonizing and settling her possessions in America; yet the results were small, the French census of 1688 showing only 11,249 colonists in the country. The savages were still supreme in the Great West and proved themselves the bitter foes of the French. One enterprise alone will show their hostility. In August, 1689, a band of 1,500 Iroquois fell upon the Island of Montreal at Lachine, massacring 200 colonists and taking captive 200 more. Two years later the Indians approached by the way of the Richelieu to destroy Montreal, but were defeated and driven back by de Callières. It was at Montreal that Frontenac assembled his forces preparatory to his making his attack upon the Mohawks in 1693 and 1696.

The peace made by the Treaty of Ryswick, in 1697, was only a breathing spell, and eventually, in 1702, war again broke out between France and England, and in 1709 the latter planned an attack upon Montreal, which proved unsuccessful. Shortly after the Treaty of Utrecht, in 1713, the defences of Montreal being considered inefficient it was decided to thoroughly fortify the city. The work was begun

in 1717, and after being discontinued, was finally completed in 1741. The famous Swedish naturalist, Peter Kalm, visited the city in 1749, and has left a complete description of the town and its inhabitants.

In 1759 the final struggle for the possession of North America, between France and England, took place, and Montreal, on account of its position, became almost the key to the colony of New France. After the capture of Quebec, it was to Montreal that the Governor retreated, and there was made the last stand of the *Fleur de Lys* in Canada. Meantime the British forces, numbering 15,000 men, closed around Montreal and the French General De Vaudreuil surrendered, and the capitulation was signed, while Amherst's army lay encamped on the site of the present college grounds near Cote des Neiges hill. No more could a trans Atlantic empire arise at the bidding of the French kings, though on many subsequent occasions her rulers, Napoleon I and Napoleon III, dreamed of another France across the seas in America. By the Treaty of Paris, 1763, France ceded to Great Britain all her possessions in North America, except the islands of Miquelon and St. Pierre, which were retained as fishing stations, and the French Canadians, who numbered about 65,000, became British subjects. They obtained honorable terms, and were secured in the possession of their property and the free enjoyment of their religion. In 1774 the Quebec Act was passed and, according to its provisions, French law became the law of the land. The Act which divided Canada into two Provinces, the Lower and the Upper, with the boundary of the Ottawa, was called in England the Constitutional Act 1774. On the 17th December, 1792, the First Parliament of Lower Canada was held, and it was finally decided that the Journals of Proceedings should be printed in both languages, French and English. During the Revolutionary War, the American General Montgomery entered Montreal with his army, subjecting the city to the humiliation of a foreign occupation. His army afterwards joined Arnold at Quebec, where the American forces were defeated and Montgomery slain. On January 26th, 1783, was signed the Treaty of Versailles, whereby the independence of the United States was acknowledged, when the boundaries of British America were reduced to their present dimensions; so that Montreal is now within a few leagues of the frontier.

+ + + MONTREAL OF TO-DAY. + + +

The United States declared war against Great Britain, June 18th, 1812, and during this year three great attempts were made to conquer Canada. Peace was restored by the Treaty of Ghent, 1814, and the Americans, who had lost forts and territory by the war, received them back again. General Hull's army, which was captured at Detroit by General Brock, was brought to Montreal, and the bravery of her defenders in the surrounding districts protected the city from the stern ordeal of war, the Americans being checked at Chrysler's Farm and Chateauguay.

In 1833 the city obtained its first charter, the first mayor being Jacques Viger, who held office till 1840, being succeeded by Peter McGill. The rebellion of 1837 brought, and was, without doubt, largely the cause of the union of the two provinces in 1841, which led to the selection of Montreal as the capital in 1844. Lord Elgin arrived in Canada as Governor-General in 1847. During his term the Government introduced the Rebellion Losses Bill to recomp those who had lost property through the rebellion, the French as well as the English. The British population, which looked on the rebellion as having been originated by the French, opposed the bill vehemently. It passed both houses by large majorities and was signed by Lord Elgin, who was, on leaving the Parliament House, pelted by a mob, which afterwards set fire to the Parliament Buildings, from which the members escaped with difficulty.

The buildings were entirely destroyed, the valuable library of 20,000 volumes and the public records of Canada being sacrificed to the fury of the mob; only the painting of Queen Victoria and the mace were saved. Parliament afterwards prorogued and never again assembled in Montreal, and thus was the premier city of Canada deprived, by mob violence, of the crowning glory of being the country's political as well as its chief commercial centre. The Trent affair, in 1861, seemed for a time to threaten to involve Great Britain and the Northern States in war, but the United States Government surrendered the Confederate commissioners and the war scare subsided.

The Prince of Wales visited the city in 1860, and in 1869 Prince Arthur was quartered in Montreal with his regiment. The Nelson statue was erected in 1809, and it was not till sixty-three years had

elapsed that the citizens erected another, when, in 1872, the Marquis of Dufferin unveiled the statue of Queen Victoria, by Marshall Wood, in Victoria Square. The second North-Western rebellion broke out in 1885, and in 1887 the people of Montreal royally celebrated the Queen's Jubilee. Among the many gifts that characterized that year not one was more humane than that of the Royal Victoria Hospital, for the erection and endowment of which Sir Donald Smith and Sir George Stephen (now Lord Mount Stephen), gave their cheques for half a million dollars each.

On the 19th May, 1892, Lord Mount Stephen laid the corner stone of the Montreal Board of Trade. With everything in her favor, Montreal is now growing at a greater ratio than any city in British America, while the enormous facilities and resources at her command have not yet been put to anything like a practical test. In short, it may be stated that her "National League," her peculiar situation at the junction of the French and English races in Canada, have made her the birth-place and nucleus of the Canadian nation.

MONTREAL OF TO-DAY.

The aim of this volume is to present to the reader the results attained by the people of Montreal in government, art, science, culture, commerce and general advancement. Necessarily in a work of the size to which this must be restricted, it is impossible to set forth in detail all the manufacturing and mercantile establishments comprehended in a general view of the prosperity of the city. In the succeeding pages, however, it has been attempted to give the reader unacquainted with the resources and industries of Montreal some idea of their variety as well as their extent. It will be shown that historical and geographical causes have conducted no little to this versatility of enterprise in the Canadian Metropolis, as well as to the measure of success that has attended it. Suffice it to say, in these few preliminary remarks, that Montreal is essentially and distinctively a modern city, though the early recollections of its discovery teem with romance and aboriginal tradition. To-day, however, from whatever point approached, and from any standpoint viewed, it presents

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BOARD OF TRADE BUILDING.

+++ MONTREAL OF TO-DAY. +++



WINDSOR HOTEL.

+ + + MONTREAL OF TO-DAY + + +

all the aspects and elements of metropolitan end-of-the-century life. On every hand are to be seen unmistakable evidences of material wealth and prosperity, irrefutable indications of comfort and luxury, of taste, culture and refinement, while on the principal shopping thoroughfares, lined with mammoth and truly magnificent mercantile establishments, all the features of the metropolis are still more noticeable. The business portion of the city, too, is admirably laid out, and the streets, which are broad and pleasant, are splendidly paved, regular, and kept in first-class order. Even the street and public square nomenclature is suggestive, appropriate and original, there being nothing provincial about the dwellers in the good city of the "Royal Mount." In the matter of architecture, Montreal is, without compare, in advance of any city in the Dominion, while the arts and sciences are cultivated and encouraged in a most praiseworthy manner, irrespective of the fact that in every department of industry, commerce and trade, the activity prevailing hereabouts is especially worthy of note. The future, indeed, looks very bright for Montreal, because of the certainty of an increased trade, in almost every respect, as the fertile valleys of the great North-West and the rich acreage of the inland provinces are improved and developed, the importance of this city must necessarily be greatly enhanced. During the past twenty years the annual growth of the city has steadily increased, and it is no chimerical prediction to advance that there are men now engaged in business here who will live to see the "Queen of the St. Lawrence" have a population reaching on to half a million.

Montreal possesses many beautiful parks and squares, among them two of the most unique in the world, the Mountain Park and St. Helen's Island. The Mountain Park comprises 430 acres and was acquired by the city in 1874. It was laid out by Frederic Law Olmsted, of New York, whose artistic taste preserved it in its virgin state, except where art could correct the defects of nature. Mr. Olmsted gave a number of romantic names to certain portions of the park, which are little known and less used, though they are well worthy of preservation and will doubtless come ultimately into vogue. The park is traversed by drives, cut in the solid rock, well graded to make the ascent easy to the mountain top, and so well macadamized as to be

perhaps the finest roads in the city. They wind up the mountainside in such manner as to display to the spectator fine views of the city and neighborhood, while from the summit a view is had which is declared by Montrealers to be unrivalled, and which even Edinburgh cannot surpass. The Adirondacks and Green Mountains can be seen in the blue distance, while nearer at hand mountain peaks similar to those at Montreal diversity a scene of river, meadow and woodland. The city itself is spread out below, seeming of endless extent while the harbor and shipping and the low bulk of the Victoria Bridge strike the observer with admiration for the enterprise of the inhabitants. An incline railway takes the tourist to the top of the mountain for a few cents, and omnibusses ply between the elevator and various parts of the city. The street railway also passes the place.

The St. Helen's Island Park is reached by steamer in a few minutes, and is much frequented by the laboring classes, to whom it is a great boon. The Montreal Swimming Club has quarters on the Island. It is well wooded and has more amusements than are to be found on the Mountain. This Park, like the other, is rigorously supervised by policemen, and closed at an early hour each evening. Efforts have been made to have it thrown open at night, but the Island is Government property and the site of the powder magazine and a small fort, so that such a course has been hitherto deemed inexpedient.

Montreal has several excellent musical organizations, notably the Philharmonic and Mendelssohn Societies. Some of its church organs and choirs are unexcelled, while of individual musicians it has several who rank among the highest class. There are several schools of design and painting, and the Art Gallery, established in 1860, under the presidency of the late Bishop Fulford, has just been enlarged to double its extent, and contains many paintings of rare merit. There are also enthusiastic private collectors of paintings, whose galleries it is a treat to see. "The Communicants," in the possession of Sir Donald Smith, is one of the great pictures held in Montreal. The Natural History Society rooms and Museum on University street belong to one of the oldest of Montreal organizations. The society was organized in 1827, the Museum in 1832, and the present building in 1858. The Antiquarian Society has also been an active association.

+++ MONTREAL OF TO-DAY. +++

Other societies are the Société Historique, Society for Historical Studies, Society of Canadian Literature, Folk-Lore Society, etc., etc., some of which, however, are at present dormant. The city is noted for the athletic proclivities of its young men, the Montreal Amateur Athletic Association being one of the greatest of its kind in the world. There are numerous snowshoe and lacrosse clubs, skating rinks, curling rinks, tennis and racquet clubs, while the kennels of the hunt club are unsurpassed. Of theatres, the city has half a dozen at least, the most aristocratic in the English quarter being the Queen's and the Academy of Music. There are half a dozen important clubs, among which may be mentioned the St. James, Metropolitan, City, and St. Denis.

WINTER SPORTS AND PASTIMES.

Montreal has unique attractions in the winter season. The weather is sunny and bracing, and sleighing, skating, tobogganing and curling are enjoyed to perfection. Many scores of parties from New York, Philadelphia and Boston come north every winter to enjoy the sports and pastimes, and the number of such visitors increases year by year. The famous winter carnivals, with their ice palaces, masquerades, snowshoe processions by torchlight, and other unique entertainments, have proved so successful, that the city is now considered a pleasure resort in winter as well as in summer. Perhaps the most popular of all the winter amusements has been tobogganing, and, indeed, he would be a cold-blooded human being who could, without a thrill of delight, stand at the head of the Mountain Park slide and contemplate a flying trip down the icy chute. Its head is on the northern brow of the mountain; its foot is half a mile down amid the piney hollows—down, ever down, at railroad speed. At night, when the slide is lit up by colored fires, the scene is one that the visitor will rarely forget.

THE STAR OF CANADA.

There are few places on the continent to which a visit may be made giving such solid value, as well as delightful entertainment, as Montreal, during any season of the year. There are novel and

instructive features at every turn, as well as pleasurable scenes. In many respects the most striking features of old and new-world cities are combined. The stranger is certain to find his visit one of permanent educational usefulness. Some of the greatest public works of the continent are in and around the city, as well as scenes of some of the most romantic historical episodes. The gigantic bridges and waterworks, railways and ocean steamships, churches, convents, and colleges fill up days of sight seeing, while weeks might be spent in exploring spots and ruins of historical interest. Montreal proves to the traveller the centre of interest, in the world famed descent of the St. Lawrence from Niagara to the Saguenay, and not the least satisfactory feature it has for the visitor is that it possesses the Windsor, one of the finest hotels in the world, in which his stay is attended by every comfort and luxury.

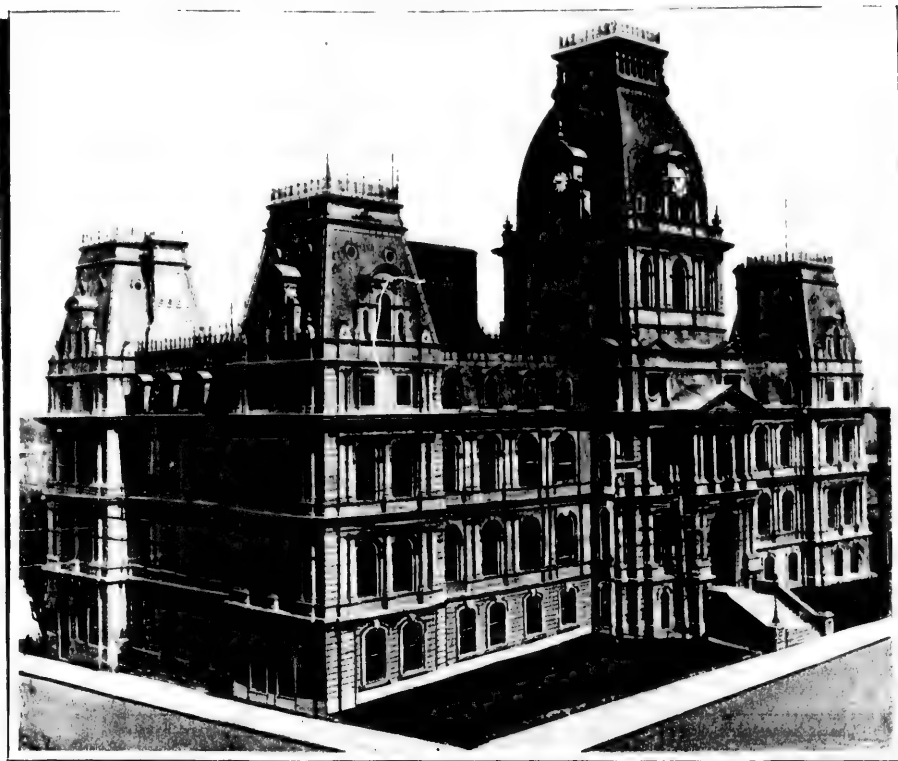
HER EXCELLENT LOCATION.

So far as the Province of Quebec is concerned, Montreal is its natural metropolis, and as such, is always in the van in all movements designed to benefit the Province and encourage immigration, while its popularity as the gateway of the great Northwest and the solidity of its financial and commercial institutions has become a national by-word.

Where about half a century ago, nothing was to be seen but vast primeval forests or plains inhabited by wild animals and Indians only a little less ferocious, all has been entirely changed by the steady march of civilization. The people of the Old World confined to traditional grooves, contemplate with astonishment the remarkable strides of some of our Canadian cities, and speculate on what the end is to be or whether there will be an end to the onward march of our national prosperity and happiness.

Nowhere in British America are this extraordinary growth and progress more marked than in Montreal, whose *excellent location, superior railway and river facilities and vast natural resources* have made her not only one of the most progressive cities on the continent, but also the Metropolis of the Dominion. A distinguished Englishman

+++ MONTREAL OF TO-DAY. +++



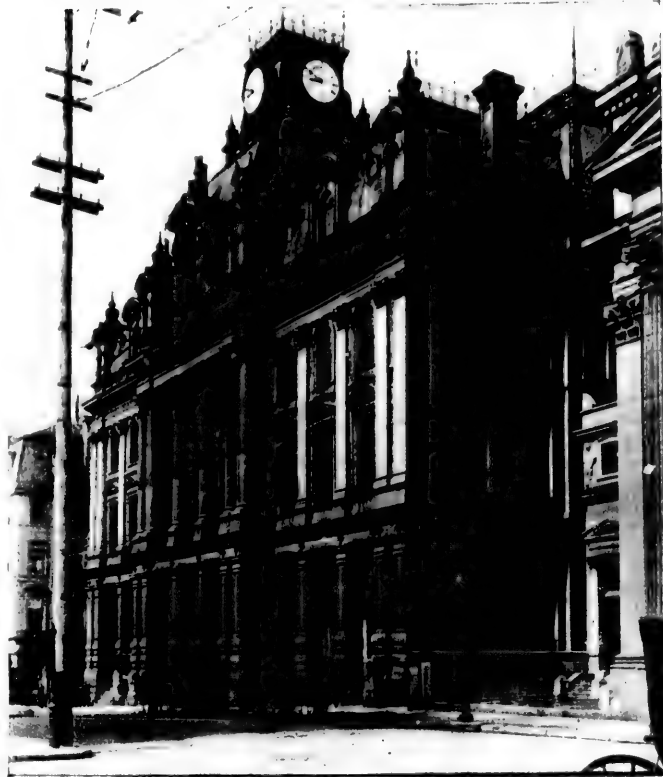
CITY HALL.

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has frankly said that "Ten years in the history of Canada is a half a century of European progress."

The rapid rush of events, the marvellous progress of Science and Art go on with startling speed, and under the whip and spur of steam and electricity our natural development is immeasurable. Human wisdom cannot forecast the future, but, judging from the past and present, our new and Province have not reached even a small part of their splendid destiny.

Montreal is located in latitude 45° 31' North, longitude 73° 35' West, on the S. E. side of the triangular island of Montreal, at the confluence of the Rivers Ottawa and St. Lawrence. The island, which is about 30 miles long by 10 miles in the greatest breadth, is about 310 miles N. E. of Toronto and 335 north of New York. It stands at the head of ship navigation and at the foot of that great chain of improved



POST OFFICE.

inland waters, extending from the Lachine Canal to the western shores of Lake Superior.

The harbor has been lately greatly improved and deepened, and is now the headquarters of a dozen transatlantic steamers. It is likewise the headquarters of the Canadian Pacific Railway, the Grand Trunk Railway, the South Eastern Railway, the Central Vermont Railway and several others, which employ a perfect army of men in their workshops.

The growth of the city's commerce is phenomenal, and there is every indication that the great distributing trade of Montreal is yet in its infancy, and will be vastly augmented in the near future. Her position at the foot of the Lachine Rapids gives her an immense water power for manufacturing purposes, while she has likewise open water to the coal mines of Nova Scotia. Higher than Montreal no ocean vessel can profitably go, even with

+ + + MONTREAL OF TO-DAY. + + +

deeper canals; lower than Montreal the inland fleet charged with the produce of over-sea ports will never descend. She is a city of wonderful possibilities and the present generation will see her a city of stupendous realities.

Navigation in 1895 opened 27th April. Three hundred and fifty-eight foreign going vessels of all kinds were entered, with a tonnage of 774,755 tons, being a decrease of 13 vessels, but an increase of 15,620 tons on the business of last year.

STATEMENT OF ARRIVALS.

	1895.		1894.	
Steamers.....	345	705,597 Tons	349	744,292 Tons
Ships.....	1	1,345 "	3	4,324 "
Barques.....	8	9,520 "	14	9,043 "
Brigs and Schooners.....	1	1,984 "	5	916 "
Totals.....	355	774,755 Tons	371	759,435 Tons

Decrease of 13 vessels and an increase of 15,620 tons.

CLEARANCE TO LOWER PORTS.

	1895.		1894.	
Steamers.....	97	92,652 Tons	114	101,292 Tons
Brigs and Schooners.....	17	1,105 "	15	1,900 "
Totals.....	114	94,757 Tons	129	103,192 Tons

HER REMARKABLE RESOURCES.

In determining the value of a country, whether it be to secure national greatness or individual wealth and happiness, the character of the soil is of the first importance, as the largest portion of the wealth of individuals and the power of nations primarily depends upon the products of the earth; and, indeed, without a good soil, no nation can hope to enjoy any permanent prosperity and greatness. It is well known that the soil of Quebec and Ontario is fully equal to any other

portion of our continent in fertility and in adaptation to the varied wants of an enlightened people. Wheat, barley, oats and other grain never fail and give a yield far above the general average, while fruits and vegetables of all kinds always give large returns. Half a continent seeks Europe through her gates, pouring forth also an unexhausted tide of grain from the far West, cattle and sheep from many a plain and meadow; cheese, butter and lumber and all kinds of mineral wealth, and almost with every year Montreal tightens her grasp upon the international commerce of Canada.

The population of Montreal was only 155,237 in 1881 and had reached 246,650 by 1891, a gain of 39.5 per cent in ten years, and were its suburbs included, as legitimately they might be, the increment would amount to 46 per cent., or twice the increase of Boston or Philadelphia. With its suburbs, Montreal has at the present day an estimated population of 300,000 people. Behind her she has a territory whose fertile plains have as yet been only opened up, which are capable of enormous agricultural development, a territory comprising vast areas of mineral wealth that still await the miner's pick, and of rich timber upon which the world casts longing looks, for, in Canada alone are there still to be found in any quantity, trees that delight the lumberman. All these must reach the outer world largely through Montreal, and more largely even than at present, when the system of canals and railroads shall have been perfected and the cost of transport cheapened.

The peltry trade was always one of great profit to Montreal. The Indians were content to exchange furs of great value for a knife or a few trinkets, while the bargain was frequently made more advantageous to the trader by the distribution of brandy among the savages, who, when intoxicated, were entirely at the mercy of the *courier des bois*. These profits were often shared by the very officials whose duty it was to enforce the laws against illicit trading. One of the Governors of Montreal, whose salary was only one thousand crowns per annum, accumulated some fifty thousand crowns in this manner within a few years. It availed little that there were ordinances, not merely against the *courier des bois* themselves, but also against all who harboured or aided them. Public sympathy was with them, and it is ever futile to

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legislate against public sympathy. Seignories were abandoned, farms permitted to return to forests, even wives and children were forsaken for the wild wood life. Out of a population of 10,000, nearly ten per cent had at one time betaken themselves to the forest fastness, according to Duchesneau, nor was the exodus seriously arrested though the first offence was made punishable with a whipping and the second with the galley.

Montreal shortly became the principal town in the fur trade, and in the vain attempt to prevent the exodus, an annual fair was established in the hope of bringing the Indians to the colonists, and thus dissuading the latter from seeking the former. Every summer a host of savages came down from the Great Lakes and the Ottawa region in their bark canoes and debarked at a place assigned to them a short distance from the town. Here they erected their wigwams, slung their kettles and encamped for the night. The following day was a gala day for the town. A grand council took place on the common between St. Paul street and the river. The Governor-General was usually present, and the Indians ranged themselves in a ring about him in the order of their tribes, while complimentary speeches were made amid the solemn smoking of pipes. The first day having been given to state ceremonials, the next was devoted to barter. The Indians spread their skins, and merchants of every degree having brought up their goods from Quebec, a brisk trade was plied, in which the inhabitants of Montreal took no inconsiderable part. The nights were given up to bacchanal orgies, the savages being locked out beyond the city walls, to guard the citizens from their drunken frenzy. The streets were usually alive all day with the picturesque figures of the resmen, among whom, scarcely distinguishable by garb or manner, mingled the *courier des bois* and the *voyager*, painted, often entirely nude, impregnated with the savage life.

But the very success of the annual fair defeated the intentions of its promoters. There was a constant tendency among the most hardy traders to establish posts above Montreal to intercept the Indians, and, by making them drunk, obtain their furs at rates more advantageous than were to be had at the fair. This practice was openly carried on in the face of severe edicts to the contrary,

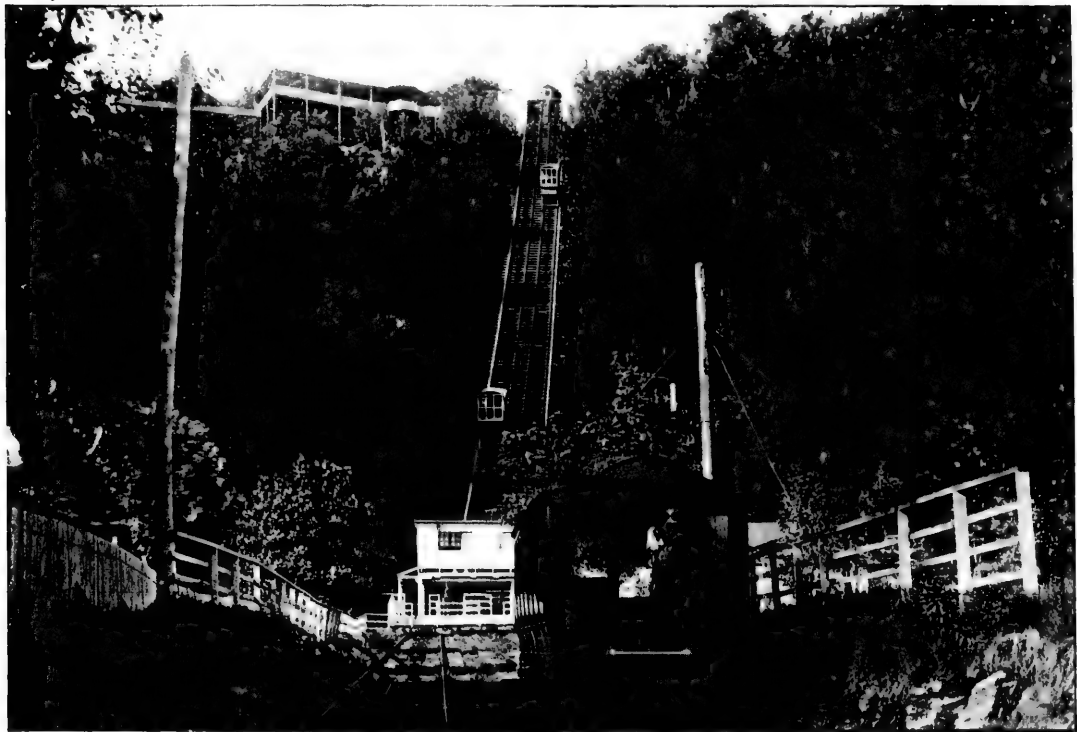
the audacious trader being frequently the secret agent of some high, protecting official.

THE CANADIAN FUR COMPANIES.

The profits of the peltry trade were more certain, perhaps, than those accruing from any other branch of industry in Canada, as by the terms of the charter of the West India Company, that corporation was bound to receive at a fixed price all beaver skins offered it. This company was, at its inception, granted a monopoly of the fur trade, but relinquished this right about 1618, reserving only the privilege of levying duty of one-fourth of all the beaver skins and one-tenth of all the moose skins brought to it. It also retained the post of Tadoussac and the right to transport the furs of Canada exclusively in its own ships. Being constrained to receive at a fixed price, according to quality, all beaver skins brought in, it gave the trader unlimited encouragement, and shortly found itself embarrassed with a surplus, which reduced it to such straits that its career in Canada was closed in 1674. It was succeeded by one Oudiette and his associates, as farmers of the revenue, and they met with a like fate. The hatters in France refused the bulk of the skins, and paid for what they took only in hats, for which there was no market in Canada. Still the beaver was hunted by ever-increasing numbers of traders, and Oudiette and his successors became bankrupt one after another. In 1700 a slight change was made in the system. A number of Canadians were induced, partly by threats, to form a company to handle the beaver trade. They took off the hands of their predecessors some six hundred thousand skins, for which they paid only half the former price, and, as France still declined to receive so vast a supply, they found it necessary to burn three-fourths of the valuable commodity. By 1707 this company had run its course, and gave place to another, and in 1721 the New West India Company was granted the doubtful privileges, but this time a faint ray of common sense had penetrated the obtuse minds of the king's counsellors, and it was agreed that the company should receive only such quantity of furs as the Government might from time to time direct.

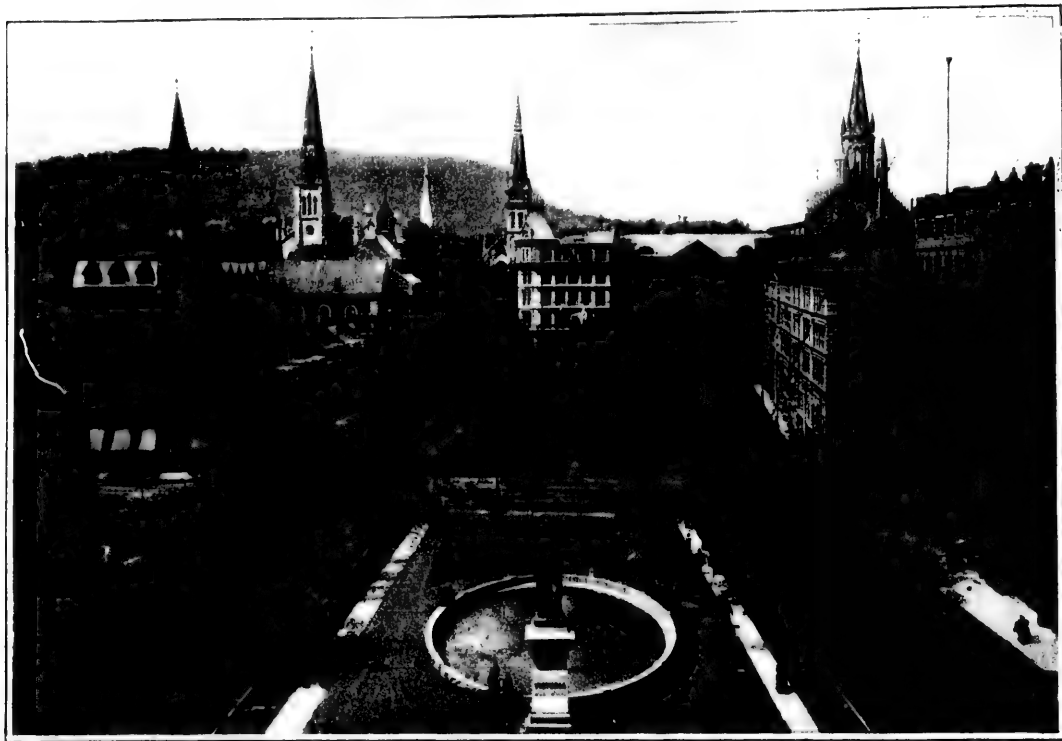
Such in brief is the history of the early fur trade of Canada, a

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MOUNT ROYAL INCLINE.

+ + + MONTREAL OF TO-DAY + + +



VICTORIA SQUARE.

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large proportion of which, and ultimately the major part, was transacted in Montreal. Its chief value to succeeding ages was that it caused the spread of Europeans throughout the length and breadth of the country. Distance nor danger set a limit to the wanderings of the *coureur des bois*. His bark canoe threaded the amber pools of shy woodland streams, stemmed the tumult of a hundred battling rapids, swept the calm surface of the inland seas and overcame the strong current of far western rivers. The song of the voyageur, the report of his rifle and the leaping flames of his camp-fire became known as far west as Saskatchewan, 2,500 miles from existing civilization, and in those by-gone times, wherever the foot of a white man was set on virgin soil, it was that of the hardy pioneer of commerce, if not that of the equally indefatigable and undaunted priest.

HER TRANSPORTATION FACILITIES.

The equipment and service on the railroads entering Montreal have often been the subject of the highest praise from travellers and others, and it is certain that the great resources of our experts in railroad management have been exhausted in providing for the people of our city, and all whose business or pleasure brings them here, the best and finest coaches and every possible comfort and convenience. The star of Montreal is in the zenith as regards railroad transportation facilities; the hands of steel that link her not only to the Atlantic cities, but to the Pacific coast, serve as mighty feeders of her trade and commerce and assure her continued and permanent commercial and industrial independence.

The first Canadian railway was that of the "Company of the Champlain and St. Lawrence Railroads." It was opened in July, 1836, by Earl Gosford, and was sixteen miles long, gauge five feet six inches. Not until 1845 was the mileage increased, the growth since that date being shown by the following table from the official Blue Book of the Department of Railways and Canals:

MILEAGE OF RAILWAYS IN CANADA.

1845.....	50	1875.....	4,826
1855.....	855	1885.....	10,149
1865.....	2,145	1895.....	15,020
1887.....	2,238	1894.....	15,027

† At Confederation the total cost of our railways was \$150,000,000, of which Government had contributed \$31,400,000; other sources, \$118,600,000.

It was in 1851 that the movement commenced which has resulted in the Dominion of Canada possessing: 1st, the Grand Trunk Railway system by the amalgamation of twenty four lines, 2nd, the Canadian Government railway system (1,352 miles); 3rd, the Canadian Pacific Railway system, in which are consolidated twenty one railways; 4th, seventy other railways, having separate organizations, with a mileage of 5,131 miles.

SUMMARY STATEMENT OF EARNINGS ON CANADIAN RAILWAYS, 1901.

RAILWAYS-	Earnings from			Total.	Earnings per mile.
	Passenger Traffic.	Freight Traffic.	Mails, Express and other Sources.		
Canada Atlantic.....	\$ 130,287	\$ 395,639	\$ 90,851	\$ 566,777	\$ 5.686
Canada Southern.....	1,133,086	2,211,148	1,618,888	4,963,122	11.296
Canadian Pacific system.....	17,075,212	30,066,512	2,436,841	49,578,565	5.559
Grand Trunk system.....	5,440,275	10,066,512	912,425	16,419,212	5.344
Intercolonial.....	958,915	1,834,125	191,469	2,984,510	2.918
Quebec Central.....	102,114	165,714	12,801	280,629	1.806
Manitoba & Northwestern.....	45,499	116,233	17,599	279,331	.718
South-Eastern system.....	124,138	329,481	23,774	477,393	2.225
Other Lines.....	1,534,810	2,194,231	359,438	3,888,479	5.777
Total.....	15,462,421	29,882,482	4,117,925	49,552,828	37.151

MONTREAL STREET RAILWAY.

On November 26th, 1861, a little car might have been seen gliding along Notre Dame Street, observed curiously by the citizens, many of whom boarded it for the novelty of riding upon the first street car of Montreal. It was the pioneer of the present highly developed service. The City Passenger Railway Company was established in 1861, its charter bearing date 18th May, and it was the outcome of a city by-law passed in favor of the proposed company 12th September 1860. The capital stock of the company was \$150,000, and the first line was one six miles along Notre Dame Street, the contractor being a man named Easton, and the contract price for the track, eight cars was \$79,166. Ground was broken near the Hochelaga toll-gate, on September 18th, 1861, and the line was leased for some time to the contractor. In 1864 the company paid its first dividend, being six per cent. for six months. The line was extended to Guy Street and St. Catherine Street in 1871, and later to Dorchester Avenue. On St.

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Antoine Street in the same year, the track was carried as far as Courtois's gate. In the following year the St. Denis Street line was opened and a line to the tanneries along St. Joseph Street was begun.

The service was not very regular in early years, it being customary even to keep the cars waiting while lady passengers did their shopping. This practice, however, was discontinued in 1865. The cabmen on at least one occasion exhibited their disapproval of the line by breaking the car windows with stones, and when the system was extended to the tanneries the roughs of that place made a determined assault upon the conductors, some of whom fared badly. The company had also on several occasions to face the Sunday service question. As in Toronto, a good many citizens opposed the Sunday service, and while no civic steps were ever taken to stop the practice, the subject was brought up at the annual meetings of the shareholders in 1862, 1863, 1865 and 1870, the proposal being, however, voted down by a large majority. Up to 1871 the cars were wont to carry prisoners, but this very disagreeable practice was discontinued in that year. In 1871 the paid up capital of the company had reached \$240,000.

A line of tracks to Cote St. Paul was decided upon in 1873, and cars placed thereon in 1877. The service was, however, found unprofitable and abandoned in 1879, the loss having been considerable. In 1873 the only important opposition yet offered this company was begun by the City Omnibus Company, which, however, proved unsuccessful and offered to sell out to the Street Railway in 1875.

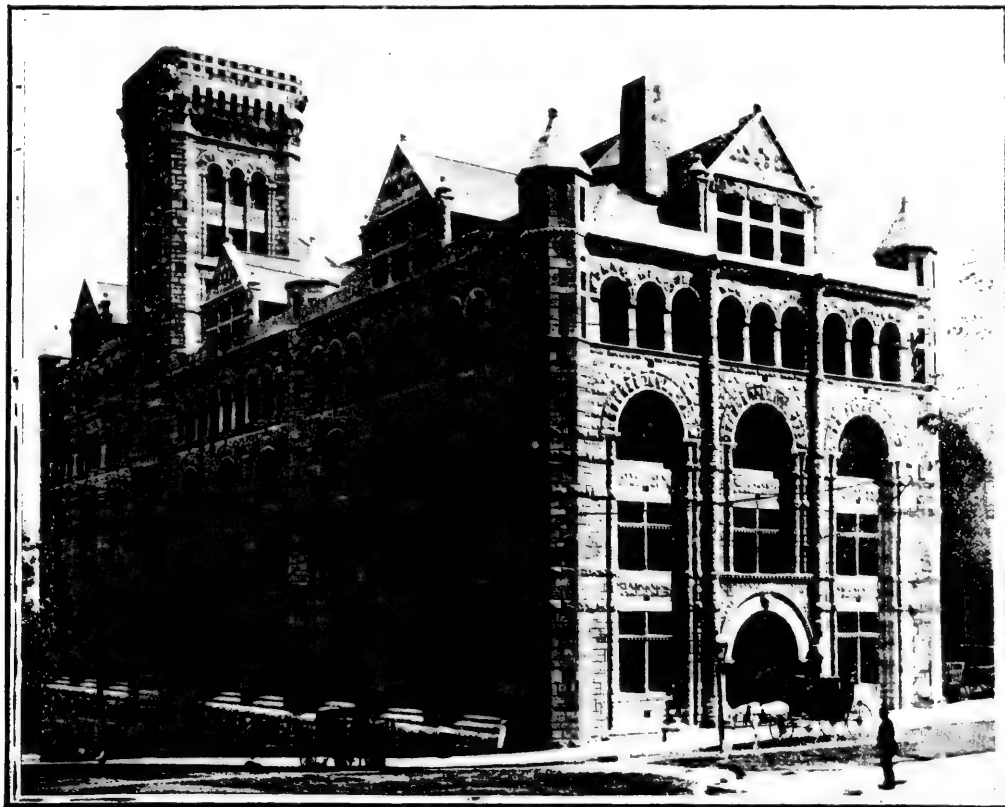
In 1874, the company had 317 horses and probably thirty cars, and the St. Henri stables were built in 1876. In 1877, the company found itself embarrassed with a large floating debt and heavy expenses. The stock had seriously depreciated and a change of management was imperative. A new board was elected, with John Crawford as President, and the road began to improve financially. In 1881 the city notified the company that it would take over the line in 1882, according to the terms of the charter. A month later this decision was reversed, and after several years of discussion a new civic by-law was passed in 1885, renewing the contract with the company for twenty-five years, which thereupon secured authority to increase its capital to \$2,000,000. This charter was replaced in 1892 by that at

present in force, and the company inaugurated the electric service. The name of the company was changed to The Montreal Street Railway, in 1886.

MUNICIPAL.

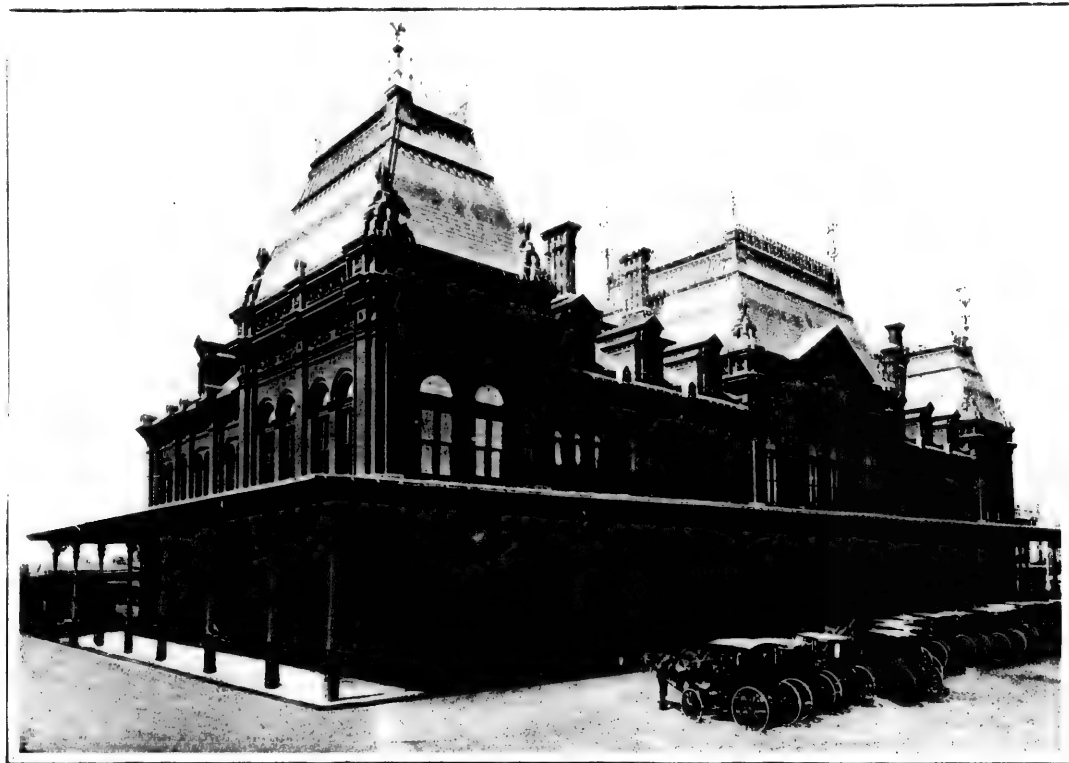
In 1833 the city obtained its first charter for which it had applied in 1831. The first mayor was Jacques Viger, who held office until 1840, being succeeded by Peter McGill. In 1842, McGill was succeeded by Joseph Bourret, who in 1844 gave place to James Ferrier. John E. Mills held office from 1846 to 1847, when he died, and was succeeded by Mr. Bourret again, who was mayor until 1848. From 1848 to 1850 Mr. E. R. Fabre was mayor, and Charles Wilson held office until 1853, being followed by Dr. Wolfred Nelson in 1854-55. Henry Starnes held the mayoralty until 1857, and C. S. Rodier carried it forward to 1861. J. L. Beaudry had four terms until 1865, and Mr. Stearns and Mr. Workman followed. Charles Coursol, Francis Cassidy, and Aldis Bernard succeeded, being followed by Dr. Hingston for 1875-76. During Dr. Hingston's regime the Guibord case was settled, and the mayor rode at the head of the cavalcade which carried the body to the cemetery, in which after so much litigation it was ordered to be interred, and in which it was interred only by military force. This discharge of a duty imposed by the laws of his country, in the face of the views of his co-religionists, precluded all hope of the doctor ever being re-elected, although he still holds an honored and honorable position among his fellow Roman Catholics. He was succeeded by J. L. Beaudry once more, who was elected term after term, until he began to look upon himself as mayor by Divine right. He held office for six years, until 1882, when the people declined to re-elect him, and, lacking the grace to accept their obvious wishes without a contest, he ran for mayor and was badly beaten by Severe Rivard, the choice of the English party. Rivard held office for two years, until 1885, and was succeeded by H. Beaugrand, who also was given a two years' term. The Hon. J. J. C. Abbott, Jacques Grenier and James McShane each had two terms, and the last was defeated by Senator Desjardins. A notable story of Mr. Workman is told: After the rebellion of 1837, when several prisoners were condemned to death, Mr. Workman went to the Commander, Sir John Colborne, in

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CANADIAN PACIFIC RAILWAY STATION.

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GRAND TRUNK RAILWAY STATION.

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regard to the trial of De Lorimer by military law, and declared the whole affair illegal, as trial should properly have been had before the civil courts. On Sir John maintaining his position, Mr. Workman, who was a militia captain, took off his sword, and declaring the execution of the rebels by any but proper civil courts to be military murder, said that never again would he serve the Queen as an officer.

It is natural that a city of the status of Montreal should require a carefully studied and elaborate system of municipal government. Montreal has now had a corporate existence of 63 years, and during that period its municipal government has had many difficulties to encounter, yet at the present time probably no municipal government on the continent moves more smoothly and effectively than it. The present mayor is R. Wilson Smith, Esq., who commands universal confidence and respect, his business and political career being notably honorable as well as successful. The following are at present the aldermen and the officers, etc., of the corporation, viz. :—

MONTREAL AND ITS MUNICIPAL DEPARTMENTS.

R. WILSON SMITH, ESQ., *Mayor.*

Aldermen :

H. B. RAINVILLE,
R. PRÉFONTAINE,
M. T. LEFEBVRE,
A. A. STEVENSON,
R. COSTIGAN,
G. MAESOLAIS,
R. PRÉVOST,
E. G. PENNY,
F. X. PRÉNOVEAU, Jr.,
L. A. JACQUES,
L. OUMET,
C. BEAUSOLEIL,
J. BRUNET.

J. R. SAVIGNAC,
H. DUPRÉ,
B. CONNAUGHTON,
JAMES McBRIDE,
GEO. RENEULT,
T. A. GROTHÉ,
R. TURNER,
A. DUPUIS,
T. KINSELLA,
J. HARPER,
T. CHARPENTIER,
J. R. WILSON.

City Clerk—L. O. DAVID.

City Treasurer—WM. ROBB.

Comptroller and Auditor—O. DUFRESNE.

Recorder—B. A. T. DE MONTIGNY.

POLICE DEPARTMENT.

LIEUT.-COL. GEORGE A. HUGHES, *Supt. of Police.*
JAMES KEHOE, C. D. LANCEY and E. G. LAPORTE, *Inspectors of Police.*
JOHN J. BARRY, *Secretary.*

FIRE DEPARTMENT.

Z. BENOIT, *Chief Engineer.*

FIRE ALARM DEPARTMENT.

F. H. BADGER, *Superintendent.*

BOILER AND BUILDING DEPARTMENTS.

E. O. CHAMPAGNE, *Boiler Inspector.* P. LACHOIX, *Building Inspector.*

WATERWORKS DEPARTMENT.

J. O. ALFRED LAFOREST, *Superintendent.*
WM. MCGIBBON, *Superintendent Mount Royal Park,* and
W. E. DESMARTEAU, *Superintendent St. Helen's Park.*

BANKING AND FINANCE.

Few interests of Montreal have been so stable as our banking institutions during the past generation, and similar financial concerns of no city in America can point to such uniform prosperity. An occasional loss or failure has made a ripple in commercial and financial circles, but the career of our banks has been one of signal prosperity, and they have conducted largely to the safety and stability of all business enterprises.

The first bank established in Canada was the Bank of Montreal, with a capital of £87,500 currency, or \$350,000, the design of its promoters being to increase the amount to £250,000, a very modest augmentation which has long since given place to a greater. The bank had no charter when it first opened its doors, as it was a matter of considerable delay to secure the authorization of the Imperial Government which was required as well as that of the Legislature. On this account the promoters of the bank excepted themselves from the liability of the partnership by declaring the bank a limited corporation, and its notes bore the inscription "to be paid out of the funds of the bank, and no other." The bank was incorporated in 1821,

Its first issue of notes bore date January 1st, 1818. John Grey, a retized dry goods merchant, was first president; Robert Griffin was cashier, and the directors were Hon. John Richardson, (his son-in-law) Geo. Audin, Samuel Gerrard, Thomas Thain, Horatio Gates, John Molson, Thomas A. Turner, Wm. Ermatinger, Zabdiel Thayer and David David. The bank progressed satisfactorily until 1824, when Samuel Gerrard became president, and evil days fell upon business. Between 1824 and 1827 the bank lost nearly half its capital. It shortly recovered its ground and began that steady progress which has marked it up to the present. It suspended specie payment in 1837, on account of the American panic. In 1871 it had a capital of \$6,000,000, which in that year the directors were authorized to double. By Jan. 15th, 1872, the new stock had been taken to the extent of \$2,000,000, and by Nov. 27th the final \$4,000,000 was subscribed. The stock was sold at 25 per cent. premium, and netted the nice profit of \$1,500,000, which was added to the reserve, which now stands at \$6,000,000. The Bank of Canada was established in 1818, but did not continue very long in existence, being finally wound up without loss to the stockholders. The City Bank was established in 1821 and was also short lived. The Banque du Peuple followed in 1835, an institution still flourishing. It was founded by the firm of Viger, Dewitt & Co., with a paid up capital of \$300,000, increased to \$800,000 in 1844, \$1,600,000 in 1867, and reduced to \$1,200,000 in 1885. This bank, while acting under the general act in most particulars, differs from its confreres in several important particulars. Its shareholders are not subject to the double liability, nor do they elect the directors. The directors fill up the vacancies, and are responsible to the full extent of their private means in case of failure.

The Bank of British North America was established by Royal charter in 1840, with a capital of £1,000,000, or \$4,866,666, and its shareholders are also exempt from the double liability. The directors are elected by the shareholders, and the Board sits in London, though the head office for business is in Montreal.

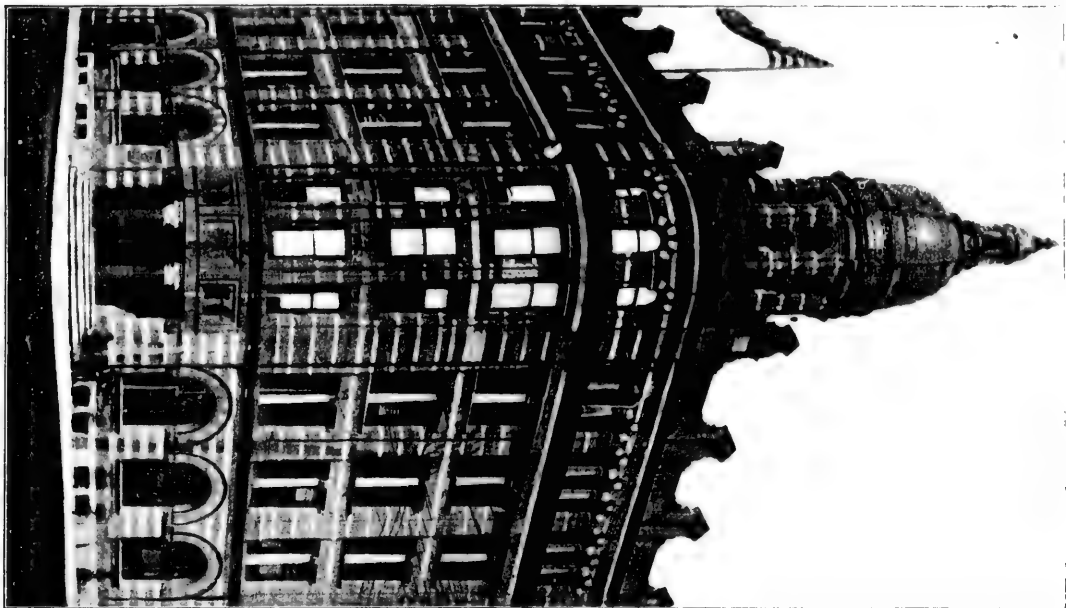
The Molsons Bank followed in 1853, being established first under the Free Banking Act, until it obtained its charter, which was two years later. It has met with great success.

The Merchants Bank of Canada was incorporated in 1861, with an authorized capital of \$2,000,000. It was necessary to have \$200,000 in cash before operations could be commenced, and the provisional directors found themselves unable to raise this amount by 1863. They petitioned to be permitted to begin business on half that amount, and their request being acceded to, the bank opened in 1864. Of the promoters who thus confessed their poverty, the majority could a few years later have given their individual cheques for the deficiency. By 1869 the capital was increased to \$9,000,000. In 1868 the bank took over the assets of the Commercial Bank, of Kingston, among which were nearly \$2,000,000 of Detroit and Milwaukee R. R. bonds, through which the bank lost so heavily that it became embarrassed. Its present General Manager, Mr. Geo. Hague, was called in, and by his advice the bank was placed upon a sound footing again at the expense of three millions of capital wiped out, the stock being reduced one third. The loss was a severe one to many, but those who kept their shares have since recovered their loss through the appreciation of the stock.

In 1861 also the Banque Jacques Cartier secured its charter. It began business with a paid-up capital of \$700,000 out of the authorized million. It prospered and increased its capital to \$2,000,000, afterwards reduced through reverses to \$1,000,000 in 1877 and \$500,000 in 1879. In 1876 the directors made over to the shareholders \$250,000 of stock, conditional upon being given immunity from prosecution for mismanagement up to June, 1875, but without prejudice to their integrity.

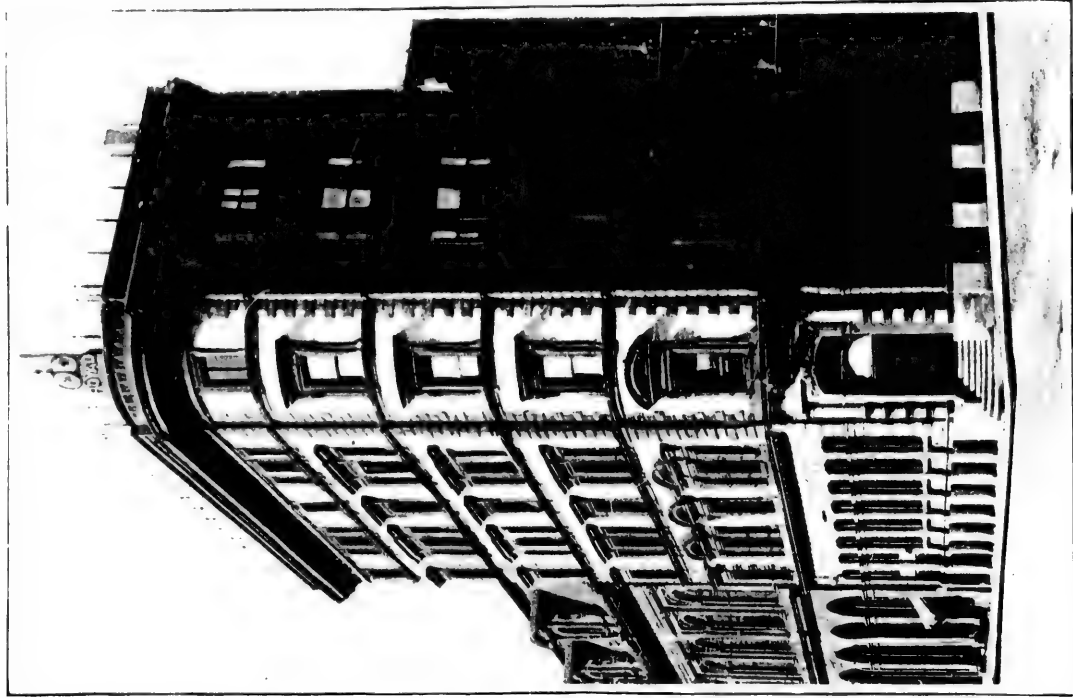
The Ville Marie Bank was established in 1872, with an authorized capital of \$1,000,000, of which \$202,000 was paid up. It got embarrassed, as did several others, during the hard times from 1874 to 1878 and was authorized to liquidate in 1880. In 1881 it was authorized to be reconstructed, a new management taking possession, and the capital was reduced to \$500,000, since which time the institution has preserved the even tenor of its way. The Hochelaga Bank was established in 1873, with a paid-up capital of \$203,000, afterwards increased to \$710,100. In addition to the losses of capital indicated in the preceding remarks, amounting to \$5,000,000, about an equal

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BANK OF TORONTO BUILDING.

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ROYAL INSURANCE COMPANY.

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amount has been wiped out by bank failures in Montreal since 1878, the following banks ceasing to exist: The Mechanics, Exchange, Consolidated and Metropolitan.

THE POSITION OF THE MONTREAL BANKS.

The following table will indicate the progress of Banking in Montreal since 1858:

Year.	Capital.	Public Deposits.	Circulation.	Discounts.
1858.....	\$13,157,000	\$ 6,123,058	6,266,800	\$21,863,011
1868.....	18,781,283	20,388,171	2,462,317	28,167,554
1878.....	33,805,111	30,718,571	10,117,126	58,716,757
1888.....	27,551,300	43,189,428	13,503,531	63,210,219
1891.....	27,555,016	58,882,336	11,312,113	71,738,880
1893.....	27,750,203	67,025,582	13,005,950	78,610,233

Montreal has eight chartered banks and 18 headquarters for the branches of the Quebec, Toronto, Ontario, Union, Merchants of Halifax, Bank of Nova Scotia, Commerce, Nationale. Her bank clearings for 1895 placed it tenth on the list of American cities, the figures being as follows for the past three years:—

1893.....	\$598,732,000
1891.....	546,000,000
1895.....	563,100,000

The average daily clearings for 1895 were \$1,863,100, and the total clearings for the year were \$36,560,000 larger than in 1894.

THE MONTREAL BOARD OF TRADE.

The first exchanges of Montreal and Quebec were permitted in 1717, under French rule. In 1822 the Committee of Trade, of Montreal, was established and John Forsyth elected first President, and it had fifty-four members. The council consisted of thirteen gentlemen, and its influence was soon felt. It moved to secure the St. Peter's channel, and was considering the establishment of an ocean line in 1839, when it quietly passed out of existence, the Board of Trade, its legitimate successor, being mooted, and its organizing meeting being held April 6th, 1840. In 1842 the Board of Trade received its charter, and Mr. Austen Cavillier was elected first President. Mr. J. T. Brondgeest was the first President after incorporation. The Board began

its labors by agitating for the reduction of the canal tolls, an agitation which met with a measure of success, and which is still continued and likely to be maintained until the canals are made free. The question of the Custom House between Ontario and Quebec was also successfully taken up, and the Post Office system was next attacked (1844), the Board desiring that letters be taxed by weight and not by the number of enclosures. The compulsory inspection of lumber at Montreal was also objected to. In 1846 the Board advocated the admission free to Canada of all goods admitted free to Great Britain, and the removal of the duties on breadstuffs and raw material. In 1852, at a very important meeting, the following policy was adopted: Internal navigation was to be improved in every possible way, ocean navigation to be fostered, and home manufactures protected. In 1853, delegates of the Board of Trade, of Montreal, Toronto, Kingston and Quebec, decided that the agitation for reciprocity should be abandoned and a national policy adopted. In 1858 the Board received the repeal of the Usury law, and in 1859 persuaded the Government to adopt the "ad valorem" principle in imposing duties. The Corn Exchange was organized in 1862 and affiliated with the Board of Trade in 1866. In 1868 and again 1886 the Board found it necessary to cry out against railroad discrimination. In 1869 the Insolvency law went into force, and, proving unsatisfactory, was finally repealed. The law, however, was by no means entirely bad, and at the instigation of the Board, many of its features have been revived and incorporated in the new Bill to be presented to Parliament this year.

In 1880 the Board of Trade had outgrown its accommodation and fixed upon the site of a large new building in the heart of the town. The first mortgage bonds, amounting to \$300,000, at 4½ per cent, were purchased by the New York Life Insurance Company and the second mortgage bonds, \$250,000, were subscribed by other corporations. The corner stone was laid by Sir Donald Smith, 19th May, 1892, with imposing ceremonies, and the building is now complete, having been opened by the Earl of Aberdeen, Governor General, on 27th September, 1893. The building is most impressive, of most red sandstone, in the renaissance style, slightly modified, and on foundations of Thousand Island granite. It is rectangular in shape, 233 x

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110 feet, and with a court in front 104 x 54 feet. The building contains 100 offices. The membership of the Board of Trade now exceeds 1,300.

REAL ESTATE AND INSURANCE

In many cities in the United States, and also of the Dominion of Canada, the rise in real estate values is not indicative of increased prosperity, but merely of a somewhat greater inflation. This is not the case in Montreal, where values rise and fall according to the legitimate demand, and these consequently present a true index of the conditions prevailing at that period. There are few centres, if any, like Montreal on the continent in which the real estate business has resisted the great tendency "to boom" in the usually unhealthy manner, so effectively. Everything has remained on a sound basis, and purchasers and investors outside the city buy and sell through reliable agents here with the same facility as if personally conducting their operations. Those who have purchased real estate in Montreal or its suburbs have done so almost invariably with the intention of building, consequently they are at once interested in the city's well-being, and take their place among our public spirited citizens! Perhaps there never was a time when greater opportunities were offered to all classes of investors in realty than at present. Now is the time to acquire Montreal real estate, whether the object be speculation or investment.

Many instances could be adduced of moderate fortunes having been made in a few years by judicious purchasers of well located lots. The splendid electric car system now in operation has greatly enhanced the values of residence property in the suburbs, enabling even the small salaried and working classes to possess their own homes far from the noise and smoke of a great city, while within easy reach of its stores and markets. The tendency is also towards expansion, additional electric lines being continually projected and new stretches of beautiful country being made available for the erection of comfortable and handsome residences.

One notable feature of the dealings in Montreal real estate, is the number of sales that are made to persons of the middle class. Our

city has more taxpayers in proportion to the population than any other in the country. It is becoming more and more every year a city of homes, where the working and salaried classes own the property they occupy. One can not but regard this tendency with gratification, as it means steady prosperity without extremes of wealth and want, and it is the best possible preventive against those unreasonable panics which in other cities deserve as much commendation as their opposites, the periods of undue inflation.

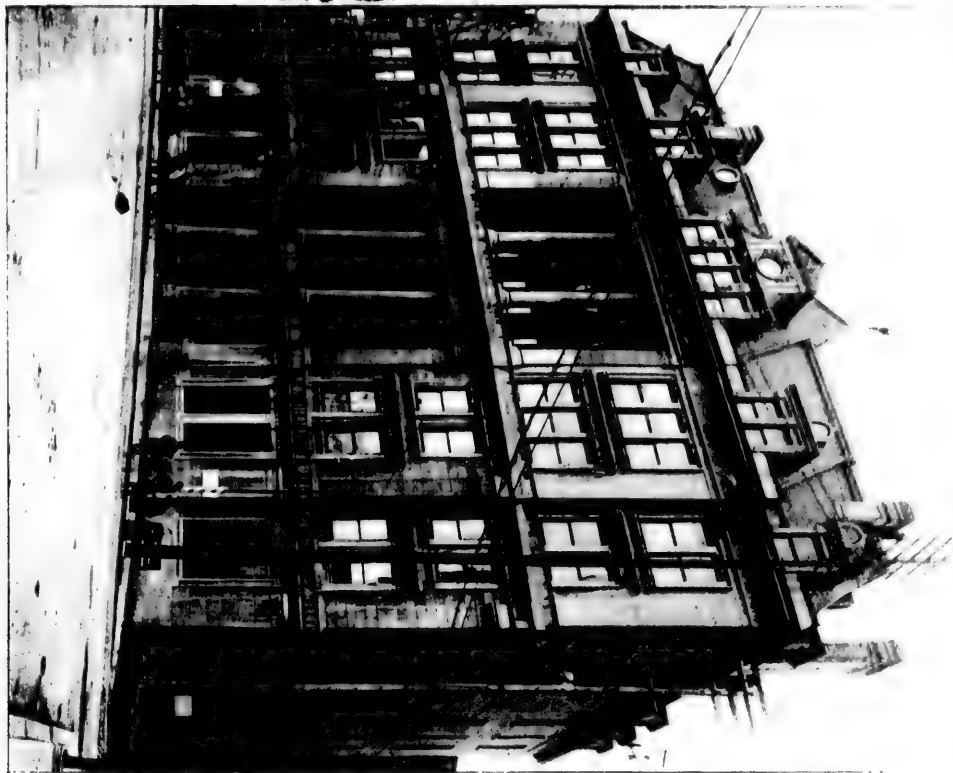
Building associations are most important accessories to transactions in suburban realty, and as now developed are unquestionably destined to greatly develop Montreal in the near future. There is great need of more conservatism in the management of these concerns, nothing being so fatal to their success as even a breath of suspicion regarding their solidity. Stringent laws concerning them are necessary, so that the savings of the people may be safeguarded as effectually as if they had been placed in a bank, and then, under able management, with men of high standing, freely responsible, the power of these associations to lift the masses into comfort and a better position will be exerted to the utmost, and the best modern agency for the solution of the most pressing of social questions, will be in active operation.

There need be no anxiety regarding the opportunities which exist in and around Montreal for obtaining desirable locations for homes or factories, and investors unacquainted with the city will be astonished at the reasonable prices that prevail. Those in possession of realty we say *hold*, and to those who have none we say *buy*, and with ordinary judgment in each case, the result should be most advantageous to those who follow our advice. The citizens of Montreal are firm believers in the future greatness of their city and have proved themselves to be so, by investing largely their capital, and they are at all times ready and willing to aid all industrial ventures by offering to manufacturers and capitalists excellent sites, perfectly adapted for their purposes.

INSURANCE.

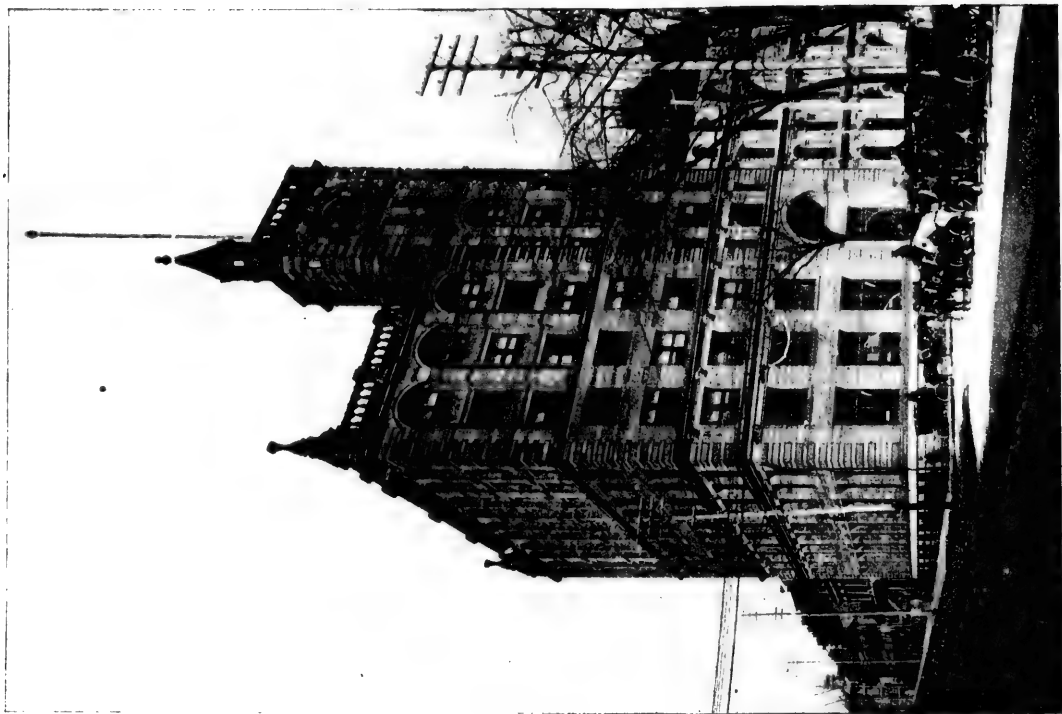
To the insurance companies, Montreal is greatly indebted, not only for the protection afforded her commercial interests and the aid rendered widows and orphans, but also for some of the finest edifices

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IMPERIAL BUILDING.

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NEW YORK LIFE BUILDING.

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in the city. Probably no class of edifices attracts more attention or causes deeper interest to the thoughtful mind, than our various insurance buildings, the architectural beauty of which is simply the outward show of the grand success that has attended these institutions in carrying on their humane work on the sound and healthy principles of insurance. The close margin upon which business is now conducted will not allow the individual to hazard his person or his property to any possible loss without taking suitable protection. And therefore we have insurance providing not only for loss caused by death, by fire and by the perils of navigation, but also by sickness, by bodily injuries, by explosion of steam boilers, by the breakage of plate glass windows, by lightning and by burglary.

Considering the millions of dollars of insurance held in Montreal and the hundreds of thousands of dollars paid annually in premiums, statistics show that in no city in America are risks lighter, rates likely to continue easier or protection so well assured.

Besides the business of the home companies, there are numerous organizations, foreign and domestic, that have representation in Montreal, some of the agencies controlling a strict local business and others having jurisdiction over sub-agencies in the Provinces of Quebec, Ontario, etc.

There is, therefore, a most important underwriting business conducted here with perfect opportunity for indemnity against loss through moving accidents by fire, flood, theft, or health failure.

AS A MANUFACTURING CENTRE.

We now approach a most weighty subject when we turn to the consideration of Montreal's manufacturing enterprises, which have given the city its present high pre-eminence, not only in British America, but also abroad. It is absolutely necessary to our future welfare that we make our own goods upon a larger scale than ever before.

Want of attention, to this matter will seriously impede our progress. As long as large sums of money have to be paid to foreign producers so long will our trade be a contribution to the support of others. There are very few lines of goods which could not be made

in this city with equal advantages as elsewhere. We have already performed wonders in the building up of staple industries, and in several prominent lines we lead the world, but there is still much to be accomplished, and all can rest assured that it will be done.

As a manufacturing centre, Montreal has no Canadian rival. The enormous water power of the Lachine canal affords energy to a large number of flour, saw and other mills. The largest sugar refineries of Canada are to be found in Montreal, as well as the largest cotton mill. The workshops of the Grand Trunk and Canadian Pacific railroads are here also, and a few miles away are the extensive work of the Dominion Bridge Company. The best ale in Canada is brewed in Montreal, and here also are extensive rolling mills, foundries, sewing machine factories. Montreal supplies all Canada with tobacco and cigars, and is reputed to contain, though not to manufacture, the best liquors and cigars to be had in the world, and certainly the best in America.

Montreal in 1881 stood twelfth in the list of American manufacturing centres, and the census of 1891, she had fallen to the sixteenth place. But while it is true that she has fallen back, her manufactures being \$336 per head of population against \$338 in 1881, the indications are that the population has unusually increased and other enterprises been entered of industrial establishments in Montreal in 1891, according to the latest census, was 1,735, compared with 1,467 in 1881. The capital invested was \$51,212,133, against \$32,185,691 the previous decade. The number of hands employed in these establishments in 1881 was 33,335, which had increased to 38,562 in 1891. The wages paid out in 1891 averaged \$339.16 against \$167.60 in 1881, showing an improvement for the workmen, while the total amount paid in wages was \$13,078,546 against \$8,925,865 in 1881. The value of the raw material used in these manufactories in 1891 was \$42,429,102, and the value of the finished product was \$52,509,710. The advance during the decade is, therefore, marked and satisfactory.

The leading branches of industrial work performed in Montreal are pork packing, the manufacture of furniture, lumber, waggons, and carriages, wheel stores, woodenware, mills and other machinery, architectural iron work, springs, bolts, malleable ironwork, saws, stoves, surgical instruments, wire, flour, malt, liquors, bricks, clothing,

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textile fabrics, pumps, files, starch, oils, medicines, tinware, varnishes sash, doors and blinds, pottery, pulleys, pianos, etc. The list can be extended to include almost every article manufactured in America.

There is a class of work manufactured in our city which, for the want of a more comprehensive term, we will call *machine, iron and steel* work, and under this head may be comprised steam engines and boilers, flour mill machinery, saw mill machinery, tile machinery, architectural and malleable iron, steel rails, agricultural machinery, pulleys, shafting and hangers, brass work, edge tools, furnaces, etc.; for the production of these articles our manufacturers have acquired a national reputation. They have been, and are now, sending them to every part of the Dominion, the Maritime Provinces and also to the United States. The machinery of all kinds made here is not excelled by any in the world. There is also another peculiarity which may properly be noticed here, and that is that no low priced or second rate machinery in these line are made here, only the very best and best, our manufacturers having gained their reputation from quality as well as price.

In all branches of the great electrical field Montreal holds a prominent position, her specialties being men of great skill and ability, and it was not till our city had clearly demonstrated the eminent suitability of electricity for lighting and street car service, that other cities in the Dominion began to follow in her footsteps.

GENERAL TRADE.

As a wholesale and jobbing centre and as a distributing point for manufacturers of all kinds and as a mart where goods and produce are received and shipped, Montreal occupies the most important place in British America. The unrivalled natural geographical position of the city has had much to do with its supremacy, which is located within twelve hours of fifteen million of people.

In the Provinces of Quebec and Ontario there are three and three quarter millions, and adjacent are the populous States of Maine,

Massachusetts, Vermont and New York. The City of New York being only 11, Boston 10, Toronto 16 and Saratoga six hours ride.

Our great houses have displayed remarkable activity during the past year, and have pushed their trade not only throughout all sections of the Dominion and Newfoundland, but also into the United States. The depression of the previous year in the United States, which was reflected in the Dominion, was certainly considerably lessened, and the prospects of really good business were becoming brighter, when the possibility of a rupture between the United States and Great Britain appeared, and this naturally had a very unfavorable effect upon business in both countries. It is satisfactory to note, that the threatening aspect of affairs did not materially affect the commercial relations between Canada and the United States, and the panicky feeling which prevailed in business circles there was not noticeable to any extent in the Dominion.

The wheat market has again been in a most depressed and unprofitable condition and a source of continual anxiety to all interested therein. It is, however gratifying to record the excellent harvest in our own Northwest. This is not only satisfactory to farmers there, but to the whole country also. The hay harvest was poor in the west, but in the Province of Quebec there was a full average crop, a large portion of which has been exported at prices exceptionally profitable to producers. Dairy products still stand in the front rank of exports, and the Government has made special efforts to foster this important industry. In spite of the continued compulsory slaughtering of Canadian cattle upon their arrival in Great Britain, the exports thereof have increased, and they have realized better returns to the shippers.

The extraordinary dry season had not only an adverse effect upon crops in certain districts, but the lowering of the river and lake levels below any previously recorded points has interfered considerably both with inland navigation and the movements of ocean steamships in this harbour and in the channel between here and Quebec.

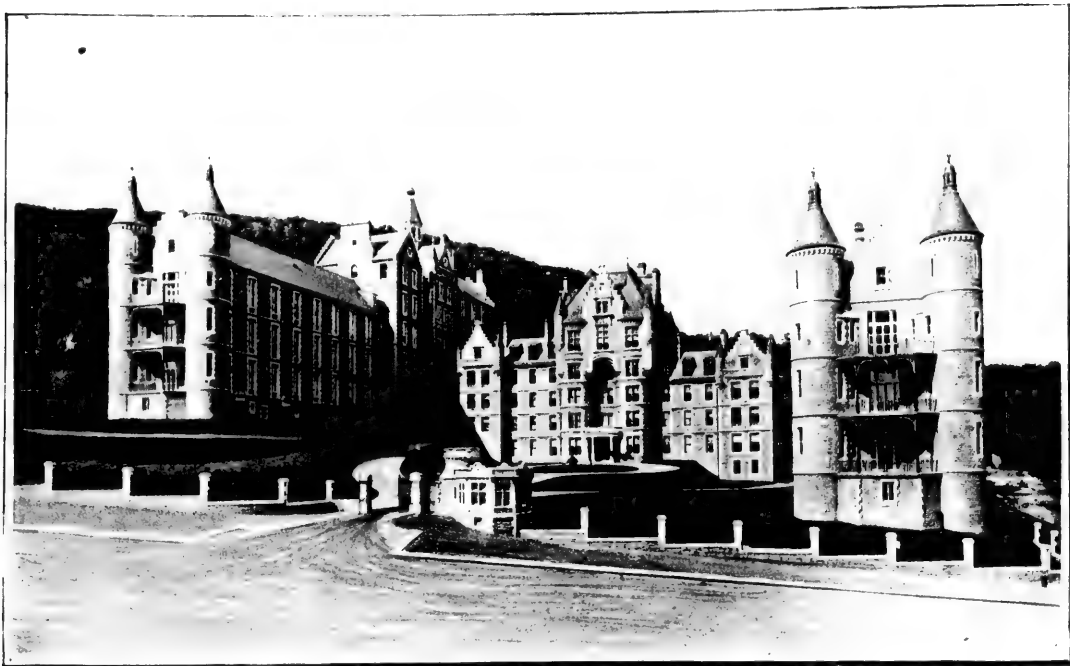
The returns of the Harbour Commissioners show that while the number of arrivals in 1895 fell considerably below the figures for the previous season, there was scarcely any reduction in the total tonnage,

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ST. JAMES CLUB.

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ROYAL VICTORIA HOSPITAL.

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this showing that a larger class of vessels is engaged in the trade than hitherto.

YEARS.	Sea going Vessels arrived in Port.	Total Tonnage.	Value of Merchandise Exported.	Value of Merchandise Imported.	Customs Duties Collected.
1895	610	1,009,386	\$40,318,257	\$37,406,103	\$6,179,971 51
1894	734	1,006,900	40,710,700	42,514,507	6,088,412 56
1893	804	4,151,777	48,205,531	53,700,061	7,036,403 51
1892	735	1,036,707	45,048,310	47,067,108	6,812,003 00
1891	725	988,057	39,464,783	48,418,509	7,297,228 51
1890	746	930,332	32,027,176	44,102,786	9,201,426 80
1889	695	823,165	32,638,270	47,191,888	9,321,981 91
1888	655	782,172	21,049,638	30,806,527	8,778,291 32
1887	707	870,773	20,391,798	43,100,183	8,745,526 11
1886	703	850,693	28,078,800	40,109,942	8,302,618 94
1885	629	583,854	25,274,808	87,113,250	6,072,971 20
1884	623	690,374	27,145,427	42,300,703	6,772,675 68
1883	660	664,203	27,337,159	43,718,549	7,008,705 12
1882	648	651,992	26,324,312	49,740,161	8,305,654 07
1881	569	531,029	20,561,188	43,549,821	7,672,290 17
1880	710	628,271	30,224,004	37,102,869	5,231,783 80
1879	211	40,156	1,744,772	7,174,108	1,009,256 80

THE GRAIN AND PRODUCE TRADE.

Wheat.—Exports from this port have again shown a considerable falling off owing to the low prices prevailing during the whole of the season of navigation. The wheat crop of Ontario was much below the average, and that of Manitoba, while estimated at eight to ten millions over last year, was not equal in quality; and shipments thereof showed a constant decrease as compared with 1894. Low water in the river and canals during nearly the whole season seriously interfered with inland transportation.

Corn.—The exports of corn show an increase of about half a million bushels over last year, but the demand continues slow owing to reduced consumption in the United Kingdom.

Peas.—Shipments from this port have decreased about four hundred thousand bushels, but a considerable quantity was exported via Portland during the winter months. Judging from deliveries, the crop must have been at least twenty-five per cent. under that of last year, but its quality is very good.

Oats.—The crop is largely in excess of that of 1894, but low prices prevent delivery, and no doubt farmers' consumption will be increased in consequence.

Barley, Rye and Buckwheat.—The export demand for these cereals was very light during 1895, and contracts were made in Ontario for whatever barley was shipped to the United States.

Hay.—Exports of hay to England were fair from January to July, but since that time owing to the prices there being correspondingly lower than at this port little if any has gone forward. The short crop in the United States has induced heavier shipments that way since June than for several years past, and as a consequence prices at present are high and to the advantage of shippers.

Flour.—The flour trade of the past year was not marked by that continuous decline in prices which must ever make the season of 1894-95 memorable. Minimum prices were reached early in March, when Straight Rollers were selling on this market at \$2.85 per bbl. From this point, however, prices steadily advanced until they reached \$4.00 in May, when reports of a great scarcity of available wheat for millers sent up the price of Straight Rollers here to \$5.25. This baseless boom did not, however, last long, and in June Straight Rollers here declined to \$3.25, and prices have since been fluctuating between that price and \$3.60. Even after last harvest the conservative policy of Ontario farmers in marketing their wheat has kept afloat the idea of its great scarcity, and our Fall wheat millers have been so harassed by want of wheat that they have been obliged to supplement their scanty supplies of Fall wheat with Manitoba or Northern Spring wheat, and the standards this year were selected to meet this new departure in Ontario milling. Many Ontario mills, too, are now running on Manitoba hard wheat for Bakers' flour, that would have used Fall wheat if obtainable. This, however, is so much the better for farmers in our Northwest, and is gradually educating the tastes of consumers for Manitoba flour, so that Fall wheat flour may soon become a thing of the past as a commercial factor.

Our farmers having, by their improved system of mixed farming,

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sources of income outside of wheat, are able to hold their stocks of that cereal for possibly better markets, while most United States producers of wheat are obliged to market their crop at the current prices whatever they may be. The consequent lower prices of United States flour has led shippers here to export it largely in place of the Ontario product.

Tables showing the receipts and shipments of grain and produce at Montreal will be found on pages 78 and 79, the aggregate of Grain, Flour and Meal for the past five years being as follows:—

	1895.	1894.	1893.	1892.	1891.
	Bush.	Bush.	Bush.	Bush.	Bush.
Receipts	18,055,332	16,736,143	28,313,035	28,508,007	24,176,280
Shipments	15,771,361	14,777,187	27,300,550	24,355,065	18,651,400

Butter. It is satisfactory to report a large increase in the shipment of Butter during the past season, viz.: 77,828 packages against 38,970 packages for 1894. This is due in part to the encouragement given by the various local Governments of the Dominion, and also to the ice-chamber accommodation provided by the Dominion Government on the steamers to Great Britain. It is expected that first class refrigerators will be provided for the coming season and a much larger output will no doubt result. Prices have ruled moderate and demand good. Owing to the great drought in Australia and New Zealand, the supplies from that quarter have been much reduced, and the markets in Great Britain have been higher in consequence.

Cheese.—The wind up of the season of 1894 was disastrous, and consequently prices for the new make opened very low, with a slow demand, but, as the season advanced, prices improved. The make during the past season was the largest yet reached; stocks at the end of the year were large, and current prices lower than for many years. The demand, however is good, and the outlook healthy and encouraging. The shipments from Montreal during the season of navigation were 1,729,651 boxes, against 1,705,738 boxes during 1894.

The following were the receipts and shipments of butter and cheese at Montreal during the past five years:

	1895.	1894.	1893.	1892.	1891.
	Pkgs.	Pkgs.	Pkgs.	Pkgs.	Pkgs.
Butter.					
Receipts	203,182	166,263	111,092	221,807	211,978
Shipments	77,828	38,970	81,181	115,161	81,069
Cheese.					
	Boxes.	Boxes.	Boxes.	Boxes.	Boxes.
Receipts	1,796,910	1,686,594	1,499,499	1,379,130	1,378,297
Shipments	1,729,651	1,705,738	1,651,737	1,630,661	1,346,270

N.B.—It is estimated that about 150,000 boxes more cheese are received annually than reported, receipts from near points and by irregular boats not being recorded.

LIVE STOCK EXPORT TRADE.

The number of cattle exported during 1895 from Manitoba and the North-West was 35,000, being more than double the figures for the preceding year.

The export of sheep for 1894 was 139,763, but the figures for 1895 show the remarkable increase of 77,635 head, the total exports being 217,399.

Shipments of live stock from Montreal to particular ports during season of navigation, 1895, 1894, 1893, 1892, with total figures for fifteen preceding years:

PORT.	1895.		1894.		1893.		1892.	
	Cattle.	Sheep.	Cattle.	Sheep.	Cattle.	Sheep.	Cattle.	Sheep.
Liverpool.....	30,652	61,198	33,221	31,326	33,164	3,247	28,021	11,581
London.....	21,199	83,940	23,504	47,192	23,943	350	7,031	1,121
Glasgow.....	22,370	30,778	16,415	17,298	19,001	.....	29,792	105
Bristol.....	7,325	30,608	9,716	39,929	5,070	107	8,821	1,059
Newcastle.....	1,836	1,805	1,083	1,918	2,068	33	7,772	1,760
Antwerp.....	.....	.....	2,731	.....	100	.....	.....	.....
France.....	1,800	.....	834	.....	.....	.....	.....	.....
Dundee.....	.....	.....	.....	.....	.....	.....	8,549	.....
Aberdeen.....	.....	.....	.....	.....	.....	.....	6,654	.....
Leith.....	.....	.....	.....	.....	.....	.....	200	.....
Southampton.....							181	
Total shipments.	90,582	217,399	87,004	139,763	133,322	3,743	98,731	15,932

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	Year.	Cattle.	Sheep.	Year.	Cattle.	Sheep.
Total shipments.	1801.....	100,150	32,012	1883.....	40,000	81,700
"	1800.....	123,130	33,372	1882.....	28,378	63,007
"	1809.....	85,070	50,334	1881.....	27,536	55,538
"	1888.....	60,504	45,528	1880.....	41,730	71,502
"	1887.....	61,631	36,027	1879.....	21,026	62,550
"	1886.....	63,632	63,850	1878.....	15,063	31,841
"	1885.....	61,917	39,101	1877.....	0,040	9,500
"	1884.....	57,288	62,910			

PROMINENT BUILDINGS.

The erection of superior buildings of every description is continually going on in Montreal, and, indeed, the splendid structures that have lately been erected have brought the city prominently before the public all over the country. A word of praise is due to our Montreal architects, several of whom have secured a national reputation for the variety, correctness and beauty of their designs, which have been crystallized in brick, stone, iron and steel. Nothing impresses more strongly the visitor to any city than the appearance and merits of the buildings which are devoted to public use. Montreal is richly endowed in this respect, and few cities of its size in the world can point out so many handsome and substantial edifices, the list including the Board of Trade building, Temple and Guardian buildings, City Hall, Post Office, Canada Life building, Canadian Pacific Railway Station, Grand Trunk Railway Station, Royal Victoria Hospital, Royal Insurance building, Bank of Toronto building, Bank of Montreal, Street Railway building, Windsor Hotel, New York Life Insurance building, Liverpool and London and Globe building, McGill University buildings, St. Peter's Cathedral, Notre Dame Church, the English Cathedral, Crescent Street Church, Y.M.C.A. building, etc.

THE PRESS.

The papers and periodicals of Montreal have always been distinguished by characteristics that have commended them highly to the thinking portion of the community. There has been an utter absence of that contaminating straining after-effect which mars so many of our newspapers, and disgusts those who desire to ascertain the actual events of the world without being compelled to view them

through a distorting medium. Reliability, comprehensiveness, variety and high quality have ever been the chief features of our prominent representatives of the Press, and nowhere in America are people so thoroughly posted in the affairs of the world as in Montreal. Our newspapers have exerted a most powerful influence in promoting the material prosperity of the city, and in producing those results of energy, enterprise and industry that have culminated in the Montreal of to-day.

The newspaper press of Montreal, like the inhabitants, is subdivided into English and French. The English papers are the more important and are widely read by the French population. There are two morning and evening English papers, namely: The "Gazette" and "Herald" and the "Star" and "Witness." The "Gazette," of whose establishment some particulars have been given already, is the oldest newspaper in Canada. It was founded in 1778 by Fleury de Mesplet, and in 1828 it was published each Monday and Thursday by Robert Armour, in twenty-four columns. In 1833, under the editorship of Andrew Armour, it was published thrice each week. Andrew Armour took Hugh Ramsay into partnership, and the firm sold out in 1845 to Robt. Abraham, who made the paper a daily one. It subsequently passed from Abraham to Ferres and Milne (1850), Low & Chamberlain (1856), and in 1870 it became the property of T. & R. White; the editor, Thomas White, afterwards becoming a cabinet minister, was succeeded as editor by his son Robert, who also succeeded him in the representation of Cardwell. The general management still continues under the charge of Mr. Richard White, who, with an efficient staff, keep the "Gazette" in the front rank of Canadian journals.

The "Herald" is the only morning Liberal English paper of Montreal, and was established in 1803. It has made the fortunes of several proprietors, notably, Mr. Penny, and has been the property of an ex-cabinet minister of great mental acumen, Hon. Peter Mitchell. Mr. Mitchell is one of the fathers of Confederation, and while he has never received public honors commensurate with his services, he is highly considered by all shades of political opinions, and has been dubbed "Sir Peter" by perhaps a greater ruler than the Defender of

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PROMINENT MONTREAL CHURCHES.

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the Faith herself, the public generally. The "Herald" recently passed into new hands and is now a more enterprising journal than ever before.

The leading newspaper of Montreal, and perhaps of the whole Dominion, is the "Star," established in 1869, and closely modelled upon the practice of the New York "World." It is independent in politics, although inclined to support the Conservative party on broad principles, and its foreign news is most abundant. Its local news is also very complete.

The "Witness" is a paper of fearless utterance. Liberal in politics, and strongly Protestant. Its views are considered narrow by many, and restrict its circulation to a certain class. Its readers, however, have a love and reverence for it which no other paper inspires.

There are several important French newspapers in Montreal, viz., "La Minerve" the oldest of the French papers of the city; "La Presse," which has the largest circulation of any of the French papers in the city, its editor being the Hon. Treflé Berthiaume, recently appointed a member of the Legislative Council of the Province of Quebec; "La Patrie"; "Le Monde"; "Le Samedi," an illustrated weekly, which is widely read, and "Les Nouvelles," a Sunday paper. Of commercial journals there are many. The "Journal of Commerce" perhaps leads them all. Others are "Shareholder" "Prix Courant," "Moniteur du Commerce," "Finance and Insurance Chronicle," "Trade Review." The "Metropolitan" is a weekly society journal and the "True Witness" is a weekly Irish organ.

SOCIAL, RELIGIOUS AND EDUCATIONAL ADVANTAGES.

The educational, literary and religious institutions of Montreal are second to none in America, and moreover in all matters pertaining to art and science her citizens occupy an equally leading position. This status has been won by constant care and attention, a wise and liberal management, and a generous and intelligent expenditure of money.

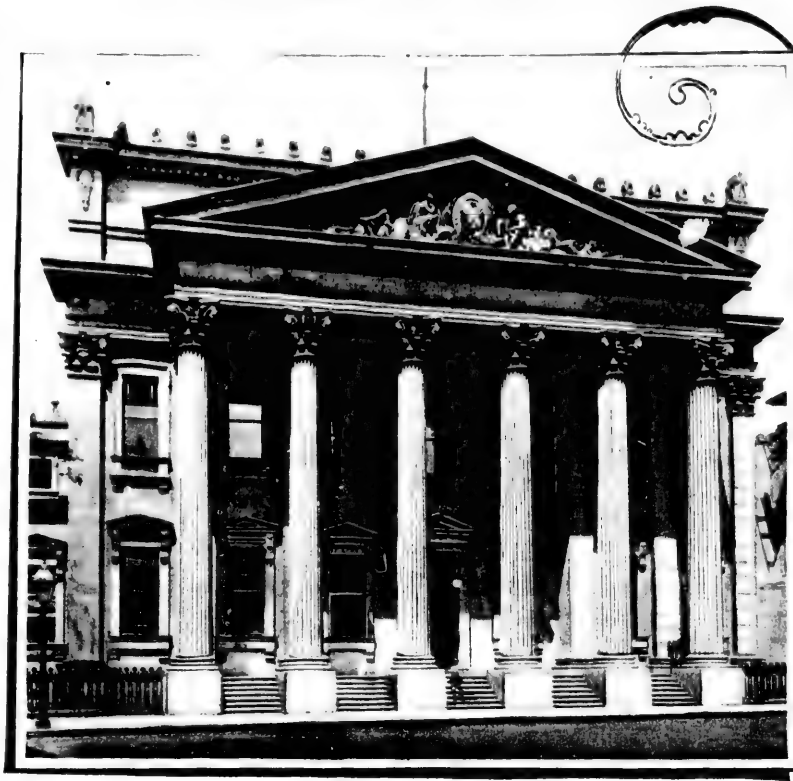
Her most important educational institution is McGill University, which affords courses of study and grants degrees in medicine, law, arts and applied science. It was founded by James McGill of Mont-

real, who died in 1813, and left by will an estate valued at £30,000 at that time, to found a college under the recently established "Royal Institution for the Advancement of Learning." Litigation followed, and the university was not incorporated until 1821, being opened in Burnside Hall, the residence of its founder, 29th June, 1829. Its oldest faculty, that of medicine, was formed by the affiliation of the Montreal Medical Institute, which had been established in 1821 by Drs. Holmes, Stephenson, Robertson and Caldwell. This faculty is among the leading medical schools of the world, and has progressed steadily from year to year, its present large building, extending the old one, being erected in 1885. In 1852 the charter of the university was amended, and it is from this date rather than the older one that the actual progress of the institution should properly be considered. The citizens early showed their interest, and endowment has followed endowment in rapid succession. The William Molson Hall was built in 1861, Mr. Molson and his brothers, John and Thomas, having also the credit of establishing the first "chair," that of English Literature, in 1856. To this was added a subscription of \$36,000 by the ladies of Montreal. In 1871-3 the Peter Redpath, Frothingham and Logan endowments were made, and in 1882-84 the Scott, Mills and Green-shields endowments followed. In 1880 the Peter Redpath Museum was begun, and finished in 1884, when it was used with the rest of the university buildings for the meeting of the American Association for the Advancement of Science. Owing to the generosity of Sir Donald Smith the university has now a woman's annex, granting degrees in arts. The classes are held separate from the men, except in some of the honor courses, but all compete with one another for the prizes, and the competition is keen. The Royal Victoria Hospital is situated adjacent to the medical buildings of McGill, and affords the students valuable experience. In practical science the recent addition of the Physics and Engineering buildings under the endowment of W. C. MacDonald, of Montreal, with which is incorporated the Workman endowment mechanical workshops, has added property to the extent of fully \$1,000,000, and instituted schools of science which in teachers and appliances place the university in the very front rank. McGill has also now a magnificent library building and a valuable ex-

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tensive library, exclusive of many thousand volumes in the special libraries of the various faculties. It has a museum which is an architectural triumph and which contains unique collections of shells, Laurentian, Devonian and carboniferous specimens. It contains also a notable collection of antiquities, collected by the principal, Sir Wm. Dawson, in the east. The only faculty which has not been generously supported so far, is that of law, but something has recently been accomplished in this direction.

Morrin College (Quebec), St. Francis College



BANK OF MONTREAL.

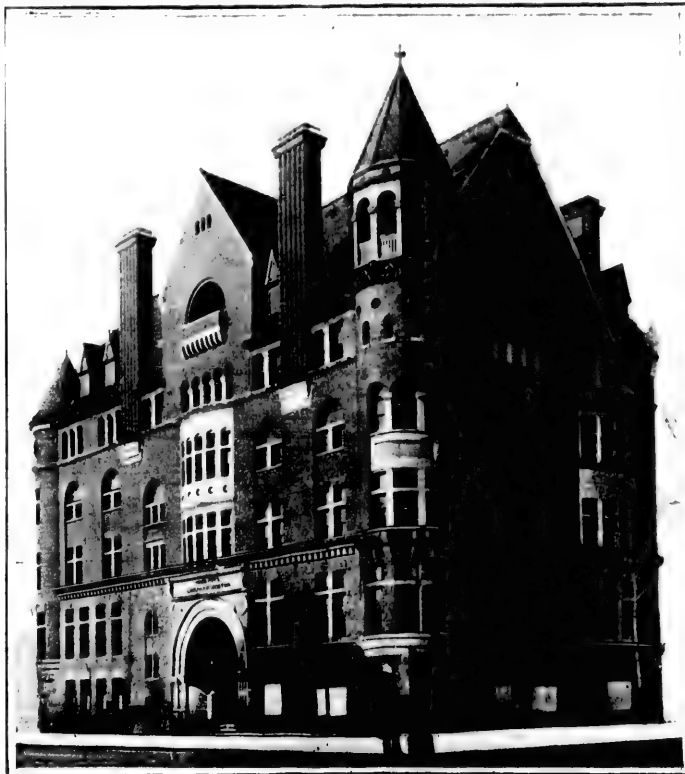
(Richmond) and the Wesleyan College (St. Aspid) are affiliated in Arts with McGill University. The Presbyterian College of Montreal, Wesleyan Theological College, the Congregational College and the Anglican Diocesan College are also affiliated with McGill. The Presbyterian College was chartered in 1865, and is a very important institution. It adjoins McGill, as also does the Wesleyan College, incorporated in 1873, and the Congregational College.

The University of Bishops College has its medical faculty in Montreal, and affords a training to students prob-

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ably not even second to that to be had at McGill. Its class tickets, like those of McGill, are accepted both in London and Edinburgh.

Of French educational institutions there are several of prime importance in Montreal, such as Laval, the Seminary of St. Sulpice, St. Mary's College and the Convent of Ville Marie. The Seminary of Sulpice once owned the island and city, and still retains so much property that its annual income is almost fabulous, though not made public. Its college, at which young men are trained for secular pursuits, is situated towards the western extremity of Sherbrooke street, on the "Priests' Farm." It is an immense building. Those contemplating entering the priesthood are trained at the Grand Seminary on Place



Y. M. C. A. BUILDING.

d'Armes. St. Mary's College (Jesuits) is situated on Bleury street next the Jesuits' Church, and is also extensive. Laval University has its headquarters in Quebec, but a branch has been established not without opposition, in Montreal for the study of law, and it has taken over the Victoria Medical School. The education of girls is accomplished in the Convents of the Congregation of the Sacred Visitation, the most important of which form an historic point of view. That situated in the business centre of the city, and opposite St. Lambert Hill. The other known as Villa Maria, situated on the western slope of the mountain, beyond the city limits and including the former Governor General's residence, Monklands, was recently destroyed by fire, causing an immense loss.

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MONTREAL'S LIBRARIES.

The Redpath Library of McGill University is capable of accommodating 150,000 volumes, and has now 35,000. The Medical Library of the same university includes some 7,000 volumes, while an additional 5,000 volumes are in the special library of the new Science buildings. The Presbyterian College has a library exceeding 10,000 volumes. The Law Library in the Court house exceeds 15,000 volumes. The library of the Jesuits exceeds 13,000, of which 10,000 volumes are in the private library of the Fathers. The Union Catholique has a public library exceeding 20,000 volumes. There is also a very extensive library in the seminary, while the Mechanics' Institute Library is of considerable importance (12,000). The only free library is that of the Fraser Institute, comprising 35,000 to 40,000 volumes. In these libraries and in some private libraries are original documents of great historic importance.

MONTREAL AS A RELIGIOUS CENTRE.

Montreal has from the first years of its settlement been noted for the religious character of its inhabitants, and the staunch support they have always accorded to religious institutions. It has been truthfully said that the history of the growth of religious bodies here is the history of the development of the city. Archdeacon Farrar, when in Montreal some years ago, compared the city with Jerusalem at the time of Christ on account of its dual language and religion. Mark Twain has spoken of the place as the only city in which one couldn't throw a brick without breaking a church window. It is evident, therefore, that Montreal affords an interesting study for the student of theology. Protestant and Catholic live here together in friendship, their churches sometimes almost side by side, and even so strict a body as the Presbyterians once presented candles and communion wine to the priests of the Recollet Church as a token of goodwill.

ROMAN CATHOLIC CHURCHES.

Probably the most important, as it is the most imposing, religious edifice in the city is the Roman Catholic Cathedral, St. Peter's, on Dominion Square. It is a duplicate on the scale of one-half of St.

Peter's at Rome. Its length is 300 feet, with a portico of 30 feet; its breadth is 225 feet at the transept; height from pavement to ridge of roof, 80 feet; height of dome with lantern, ball and cross, 250 feet; inside diameter of dome, 70 feet. It is still in course of completion. The Roman Catholic Parish Church on Place d'Armes is built of enlimestone in the Gothic style, after the style of an Irish Protestant, O'Donnell, who turned Roman Catholic before his death, and lies within the building. He needs no epitaph beyond that of the architect of St. Paul's, London. The church is very ornate, 225 feet long, 134 broad, and its towers are 227 feet high. In one of them hangs Gros Bourdon, the largest bell in America, weighing 29,000 lbs. There are 10 bells in all. The Church of Notre Dame, as it is called, comfortably contains 10,000 people. In the rear, forming wing of the main edifice is a chapel, whose interior is a masterpiece of wood carving.

Notre Dame de Bonsecours Church stands next the Bonsecours Market, and is very quaint and old. It was built in 1771, on the site of a former church built by Sister Marguerite Bourgeois, in 1673, and burned in 1754. It came near being torn down to make way for a railway station, and owes its preservation to the efforts of several antiquarian Protestants, who interested the bishop in the matter.

Other Roman Catholic Churches are, the Jesuits, on Bleury Street, built in 1864, St. Patrick's, the Irish Catholic Church of the city, situated on Alexander and La Gauchetiere Streets, St. James' Church, Notre Dame de Lourdes and Notre Dame de Nazareth. The two latter are important in an artistic sense as exemplifying the rise of a Canadian school of church decorations under Mr. Bourassa.

PROTESTANT CHURCHES.

Probably the finest church interior in Montreal is that of the English Cathedral on St. Catherine Street. It is built in the form of a cross, of Montreal limestone, faced with sandstone. Its dimensions are, length 212 feet; breadth of transept, 100 feet; height of nave, 68 feet; height of spire, 224 feet. It has many very fine stained glass windows, and the interior columns are alternately round and octagonal sandstone elaborately carved on the capitals. In this church is a

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Bible presented by Queen Victoria, and containing her autograph. Other Anglican churches are St. George's, opposite the Windsor Hotel, completed in 1870, St. Stephen's, St. James the Apostle's, St. John the Evangelist's, St. Martin's, Trinity, St. Thomas', St. Luke's, St. Jude's, Grace Church, St. Mary's, and L'Eglise du Redempteur.

A large number of the influential citizens of Montreal are Scotch and belong to the Presbyterian Church. Their places of worship compare favorably with those of other denominations. Crescent Street Church is an imposing edifice of Montreal limestone, built in 1878, in the 13th century Gothic style, with a tower and spire of 217 feet. Its congregation dates from 1844. St. Paul's Church is also a striking building, opened in 1868. St. Andrew's Church, on Beaver Hall Hill, was opened in 1851. The church still clings to the Old Kirk and is connected with the Church of Scotland, in contradistinction to the others, which are united to form the Presbyterian Church of Canada. St. Gabriel Church is the oldest Protestant church in Montreal, and was built in 1792. Its bell is the oldest bell in any Canadian Protestant Church; it is a quaint edifice. Other Presbyterian churches are Erskine, Knox, American Presbyterian, St. Matthew's, St. Joseph Street Church, Chalmers', Church of the Saviour (French), Canning Street Church, St. Mark's, and Stanley Street Church.

The Methodists are a very important body in Montreal, and possess eleven churches, chief among which is the new and magnificent building of sandstone on St. Catherine Street, west of Bleury. In addition to the churches already mentioned, there are churches for the Baptists, Unitarians, Congregationalists, Swedenborgians, Adventists and two Jewish synagogues.

BENEVOLENT INSTITUTIONS.

Montreal does not neglect her poor. She has many national benefit societies, St. George's, St. Andrew's, St. Patrick's and others. The Montreal General Hospital was founded in 1822, and while it has been greatly enlarged, its governors have recently declined the task of providing for contagious diseases unless the city is prepared to lend greater assistance than it has done heretofore. The Royal Victoria

Hospital, the jubilee gift of Lord Mount Stephen and Sir Donald Smith, is situated under the shadow of the mountain, not far from the historic Hotel Dieu, which is also very extensive. Farther west is the Western Hospital, founded by Major Mills, while towards the east end is the Notre Dame Hospital. There are several dispensaries and numerous asylums for the infirm and for women and children. The Grey Nunnery for foundlings was founded in 1775, and has occupied its present pile of buildings since 1871. It receives about 800 or 900 foundlings per annum, and the mortality is very great in spite of the care of an excellent staff. Of reformatories and other benevolent institutions there is no lack.

RESIDENTIAL ATTRACTIONS.

It would be difficult to find a city having greater advantages as a place of residence than Montreal. The sewerage system is excellent, the water supply perfect and all sanitary precautions strictly enforced by civic ordinances, while the climate is most salubrious. The monotony of many of the Western cities of the United States, built on the bleak prairie, is entirely absent in Montreal, which is a city of homes. The reasonable price at which the working classes of Montreal are able to obtain the great boon of owning their own domiciles has materially enhanced the welfare of the city, and apart from the stimulating habits of thrift, has created a class of citizens who are content, and having a stake in the country are not so prone to be mixed up in labor troubles.

Our parks have justly excited the admiration of visitors, and, as they can be easily reached from all parts of the city by street car, they are directly beneficial to the health and welfare of all classes of people.

Montrealers seem to have their doubts as to the world ever coming to an end. They build apparently for eternity. No American city has such stone quays, and there is none so solidly built. In the business portion of the city, block after block of elaborate buildings is seen, each nearly as strong as a fortress, while uptown the residences are on an equally elaborate scale. The house of Mr. Van Horne, of the C.P.R., seems built for a railway station, it is so solid. Hon. Geo. Drum-

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mond's house is fireproof throughout and cost a fabulous sum, as did also that of Lord Mount Stephen, which he seldom occupies. Sir Donald Smith's house is a palace, as also is that of Duncan MacIntyre. Reconsolidating the residence of Monaghan Allan is a stately building in an extensive park. Most of the houses are of stone, chiefly of limestone from adjacent quarries, though brown sandstone has, of late, come largely into vogue.

Ascend to the roof of any of the blocks in the central part of the city and look at midday on the scenes beneath and stretching far around you: lofty buildings, beautiful churches and a teeming myriad of population meet the sight. From the depôts, freight and passenger trains come and go at brief intervals, and the wharves are crowded with shipping. Industry, affluence and enjoyment are evinced in every quarter.

There seems no merchandise but what has its mart, no interest without its representatives, all facilities for travel abound. The car upon the paved street or the miles of pavement for the passing throng. The melody of bells proclaims the fleeting hours and the shriek of the steam whistle announces the cessation or renewal of a multiform of industry.

PROSPECTS.

After considering the past of Montreal and the really wonderful things that have been accomplished in the past few years, it is difficult to speak of the future with that judicial calmness and freedom from excessive optimism, which is necessary to come to approximately correct conclusions. No advancement can come to Canada, of which Montreal will not secure her tithe, her product already find a ready market all over the country, and are also shipped largely to Europe

and other foreign parts. Her stores of all kinds compare favorably with those of any other city in America, while her young business men are noted for their enterprise, and the progressive spirit of the times has likewise exerted its due influence upon the older houses.

The various facts and statistics given in the preceding pages, when taken in conjunction with the business sketches that follow, will enable even the casual reader to form an adequate and rational idea of the metropolis of the Dominion, and the rank she is properly entitled to hold among the chief industrial and commercial centres of America. At the present day there is no city in British America, which can offer to the capitalist surer or more remunerative investments, none other that can give to the industrious and intelligent mechanic, the skilled artisan and the workingman of every degree as ample facilities for owning his own home. Here his children will find educational facilities fully equal to those provided by any other community, employment also is to himself self-assured, while the higher aims and demands of life are liberally catered to.

From a material point of view the advantages of Montreal are obvious. The availability of its location, the fertility and wealth of the natural products of the territory tributary to it, a splendid harbor, a municipality well and economically governed, for all these and many other reasons, Montreal must be regarded as one of the coming cities of America, the Queen of the St. Lawrence.

Here we take leave of Montreal, and turn in the following pages to the men of brain and ability whose energy and enterprise are well illustrated in the brief reviews of their successful records in manufactures, commerce and other walks of life, and have materially contributed in placing the fame of the city in its present exalted position.

